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ABSTRACT

The Decision Process curriculum module is part of a consumer education series (grades 9-14; adults, including elderly) that emphasizes a process approach with a spiral organization. The process approach helps the student in a changing consumer world to function rationally and in a manner consistent with personal values, while the spiral organization emphasizes recurring experiences with the same basic processes as well as progressive process development and expansion. Eight pages of decision process assessment items are included for teachers to use for student pre-assessment and lesson planning. The decision process module involves six objectives: (1) recognizing a decision-problem, (2) considering alternatives, (3) clarifying alternatives, (4) predicting consequences, (5) analyzing alternatives, and (6) ordering alternatives. A section in the guide is devoted to each of these six objectives and clarifies the objectives and consumer competency with sample teacher-learner dialogue that includes both suggested teacher response and possible learner response. Teachers may decide to administer a post-assessment which is identical to the pre-assessment. (EA)

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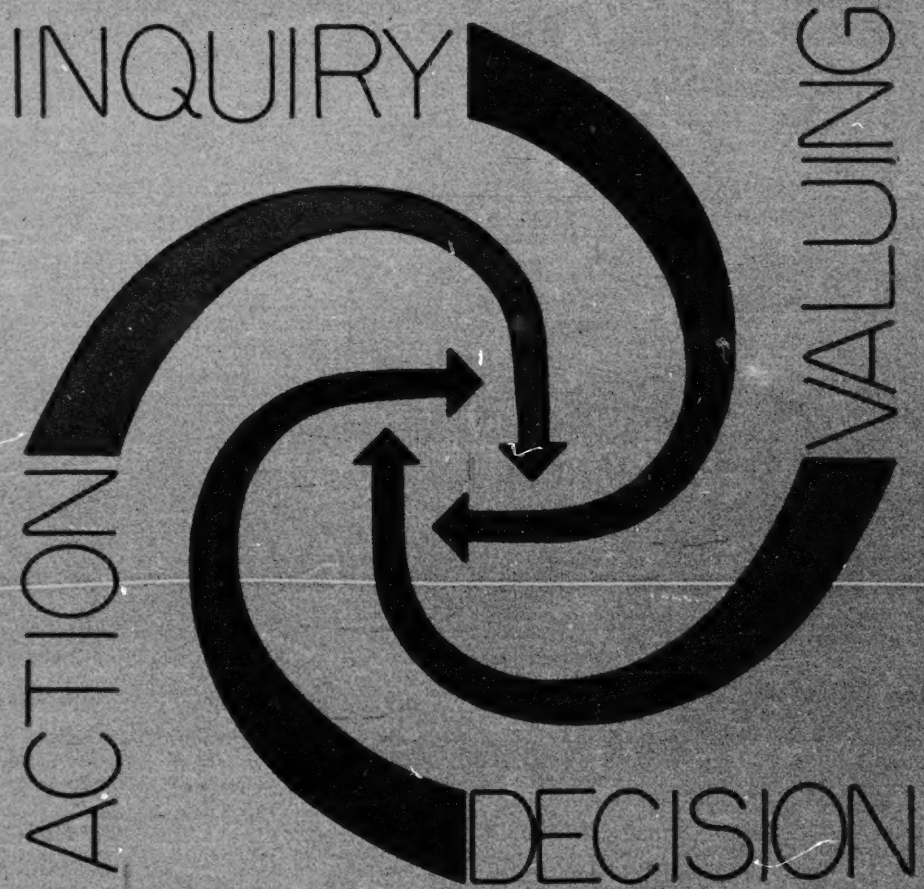
CONSUMER EDUCATION CURRICULUM MODULES A SPIRAL-PROCESS APPROACH



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CONSUMER EDUCATION CURRICULUM MODULES A SPIRAL-PROCESS APPROACH

III. DECISION PROCESS

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Foreword

Consumer products, product standards, services, legislation, and regulations are ever changing and multiplying. Faced with change and multiplicity, everyone — youth or adult — finds it necessary to master skills in order to function as a rational, responsible, and satisfied consumer.

The need for consumer education has been recognized by various facets of society. In the Vocational Education Amendments of 1968, the U.S. Congress charged each state with providing consumer education in federally supported vocational education programs. Increasingly teachers' feedback to the U.S. Office of Education has called for materials to use in teaching consumer education.

Consumer Education Curriculum Modules: A Spiral-Process Approach has been developed in response to the U.S. Office of Education's request for materials to help learners function in their roles as consumers. The modules are intended for flexible use by teachers. They can be adapted to any content area; for use with learners of varying abilities, ages, and socioeconomic and cultural backgrounds; and to class and nonclass situations.

The process approach to curriculum makes these modules unique and a significant contribution to consumer education. Their effectiveness has already been evidenced by the results of field testing with teachers of consumer education in home economics, business education, and distributive education programs across the nation. The success and completion of the project were dependent upon the cooperative efforts of these teachers and their learners.

The modules were prepared pursuant to a contract with the U.S. Office of Education by North Dakota State University. Patricia D. Murphy, Professor of Home Economics Education and Associate Dean of the College of Home Economics, served as the project director. Helen Pyle Cavanaugh and Carol Geer were full-time curriculum writers. The project staff also included Jane Plihal, evaluation specialist, LaVonne Elsbernd and Maxine Norman, graduate assistants.

The indication and belief is that these modules will help consumers learn processes which they can always use regardless of how products, product standards, services, legislation, and regulations change and multiply.

L. D. Loftsgard, President
North Dakota State University

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The project staff expresses appreciation for the valuable contributions made by many individuals to this project. The comments and suggestions of these individuals influenced revisions within the modules which make the materials relevant for use in various teaching-learning situations.

We are especially grateful to the many teachers who gave generously of their time to participate in the field testing of the materials. Without the participation of these teachers and their learners, the field testing could not have been meaningful. The influence of the field testing by these dedicated, professional teachers insured the appropriateness of the materials for the diverse situations in which consumers are educated. Their participation was absolutely essential to the project.

We appreciate the support for the project given by the State Supervisors and their suggestions of teachers for the field testing. We also appreciate the comments made by the educators, teachers and supervisors who reviewed and critiqued the materials.

The support and advice given by members of the national-level Advisory Committee is greatly appreciated. Members of the Advisory Committee made detailed reviews of the materials and assisted in many ways. They provided a broad viewpoint and varied expertise on consumer education. We wish to express special gratitude to the members of the Advisory Committee for their contributions.

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THE TEACHING OF CONSUMER EDUCATION

Consumer Education Curriculum Modules: A Spiral-Process Approach has been developed to meet a need expressed by teachers. The need is for curriculum materials that lead learners to function as questioning, creative, and critical consumers. This set of modules is directed toward developing these qualities by focusing upon the crucial role of the processes by which information is acquired, values are explored, decisions are made, and action is taken. The modules contain learnings which guide learners toward internalizing and mastering these processes.

The process approach is new in consumer education. It facilitates learning which enables the student in a changing consumer world to function rationally and in a manner consistent with his values. The spiral organization emphasizes recurring experiences with the same basic processes. The processes are further developed and expanded as they appear again and again.

Rationale

Many models and definitions of consumer education have been proposed. It is generally agreed that consumer education has a value orientation. It is often implied that the goal is to develop "good consumers." However, what is meant by "good" is not usually defined. Is the "good consumer" the one who does the best job of satisfying personal and family needs and wants, or is the "good consumer" the one who operates in such a way as to further the economic health of society, or are there yet other characteristics of the "good consumer"?

Because the factual content of consumer education increases greatly and changes rapidly, it is not possible to teach consumers "everything they need to know." In order for consumers to use the vast amount of available information, they need to be aware of and skilled in those processes that assist consumers in sorting, interpreting, and analyzing this information. As consumers internalize the processes of inquiry, valuing, decision, and consumer action, they develop integrated consumer behavior.

Merely exposing the learner to a variety of processes is not sufficient. He must learn the nature of the process, know where and how it can and has been used, and be involved himself in using the process. The curriculum must provide episodes for inferring, for synthesizing, for judging, for the confrontation with issues, and for assessing and predicting consequences. What is most important is not what facts the students learn but rather the processes they learn to use to develop their ideas. Thus, the decision was made to develop modules that focused on process rather than on the acquisition of information or content.

The Framework

Extensive review of curriculum materials in consumer education provided the background for the development of a framework for teaching consumer education. The framework specifies value orientations and identifies consumer proficiences. It can be observed that consumers display a variety of different behaviors. These behaviors are grouped along a continuum from egocentric to other-centered. The continuum is divided into levels to aid in identifying the learner's progress. The framework serves as an organizational tool and is not intended to represent mutually exclusive stages. Consumer behavior matures and develops with the assistance of the process we call education. (The entire framework is found on page xii.) The following is a summary of the framework.

Level I consumers tend to be impulsive. Immediate needs and wants determine most of their consumer habits.

Level II consumers tend to champion consumer rights. They accept many half-truths and their actions may be in conflict with their values.

Level III consumers' actions are based upon facts and values. They are strongly influenced by the total environment — both present and predicted.

Level IV consumers are motivated by their concern that their fellowmen be active public decision-makers. They are dedicated to truth and use their personal resources to accomplish their goals.

The framework identifies the developmental tasks to be accomplished by consumer education, and the definition of consumer education delineates the scope of the discipline. The educational goal thus becomes the development of the mental skills necessary to continued learning by increasingly competent, well-informed consumers. To progress from Level I to Level IV the consumer must master and internalize the processes of inquiry, valuing, decision, and rational consumer action. The *content is* these *four processes* and their component parts rather than topic-oriented subject matter.

The Spiral-Process Approach

Four basic processes have been identified as necessary for a person to use in moving through the levels of consumer behavior identified in the framework. The processes are the basis for the continuing development of consumers.

I. Inquiry process
II. Valuing process
III. Decision process
IV. Action process

The paradigm or model representing the spiral-process approach to consumer education is found on page xv.

The spiraling of the processes permits learners' repeated exposure to the processes themselves and to concepts at different levels of complexity, and it provides the repetition necessary for meaningful learning. Spiraling allows the teacher to plan the degree of repetition to correspond to the changing interests of learners and their increasing ability to understand abstractions.

Each of the basic processes implies and includes a cluster of inter-related skills which are developed in the module.

The process of inquiry includes:

1. recognizing a problem
2. considering tentative solutions (hypothesizing)
3. clarifying terms and concepts
4. collecting data and evaluating data sources
5. analyzing data to test the hypothesis and developing a conclusion
6. applying the conclusion to new situations.

The process of valuing includes:

1. recognizing value components of a situation
2. considering value-relevant behavior
3. clarifying values exemplified and identifying conflicting values
4. hypothesizing about value sources and supporting the hypothesis
5. analyzing value alternatives and hypothesizing about possible consequences
6. examining value preferences

The process of decision brings together the results of the inquiry and valuing modules and further includes:

1. recognizing a decision-problem
2. considering alternatives
3. clarifying alternatives
4. predicting consequences
5. analyzing alternatives
6. ordering alternatives

The process of consumer action represents a culmination of the others and includes:

1. recognizing issues
2. considering evidence and alternative actions
3. clarifying consumer actions
4. organizing evidence and selecting actions
5. analyzing actions and accepting consequences
6. initiating and evaluating actions

The set of modules is designed to teach proficiency in performing processes essential to intelligent consumer behavior.

Use of the Modules

Recognizing that curriculum materials are more effective when adapted by the teacher for specific groups of learners, the modules have been developed for teacher use. The modules are intended for flexible use and are appropriate for learners from grade 9 through adults, in class or non-class situations and with vocational youth groups. Many of the activities can be adapted by the teacher for independent learning and individualized instruction situations.

Pre- and post-assessment devices are included to assist in measuring learning. The materials are competency-based and include instructional objectives and learning activities. Resources and related readings are also included.

Each learning experience is built to teach a process or portion thereof. Infinite adaptations are possible. Experiences may be used "as is" to teach consumer proficiencies or adapted and supplemented with other learnings. For instance, a lesson may include a situation about the consumer problems of an automobile purchaser. The situation could be replaced with one about the consumer problems of grocery shoppers.

Consumer Education Curriculum Modules: A Spiral-Process Approach is not designed to replace existing curriculum materials. Rather, it is to help the teacher alter the focus of present instruction in consumer education by providing the means for emphasizing the processes necessary for the development of competent consumers.

FRAMEWORK

The ***Consumer Education Curriculum Modules: A Spiral-Process Approach*** was developed to help an individual assume responsibility for gaining satisfaction and an improved well-being for himself and others in present and future generations by developing consumer capabilities, skills and understandings. Consumer well-being is a state of existence (life) characterized by the rational approach to the consumption of goods and services in a manner consistent with values influenced by a concern for one's fellowman and the preservation of the environment. Clusters of observable behavior and implied attitudes have been described to delineate consumer growth. The levels are seen as building upon one another until the consumer ultimately shows involvement and commitment through his behavior. The activities of the modules have been designed to facilitate growth toward Level IV.

> **Level I** consumers choose, buy, and use according to their present needs and wants. They have only a sketchy idea of their roles as consumers and a hazy notion of their real needs and wants. They tend to be impulsive, unaware of conditions that influence their behavior, and secure with their past patterns for acquiring. In short, there is little evidence of critical thinking employed at this stage.
>
> **Level II** consumers are part of the current consumer movement. They have knowledge of the decision process when carrying out many of their comsumer activities. They have a pseudosophistication in the marketplace. Their well-intended involvement in bettering the environment and social well-being for all may result in demands based upon half-truths which disregard the long-range implications of their actions. Value clarification is just beginning at this level.
>
> **Level III** consumers' behavior shows the results of the integration of their personal values with judgments based upon facts. They attempt to assess the effects of spin-offs before carrying out decisions. They are strongly influenced by the total environment — both present and predicted.
>
> **Level IV** consumers set priorities and exercise their influence upon the public and private sectors of the economy to improve conditions for present and future generations. They are the "superstars" among consumers, promoting change or the status quo in the interest of continued and improved well-being of all. They are truly involved in the role of public decision-maker.

COMPETENCIES FOR CONSUMER EDUCATION

Over-arching Competency for the *Consumer Education Curriculum Modules: A Spiral-Process Approach* > **The learner's consumer behavior is characterized by *inquiry, valuing, decision,* and *consumer action.***

The individual has internalized the processes of inquiry, valuing, decision, and consumer action so that he reacts persistently and consistently with a set of related consumer situations. This basic orientation enables the consumer to reduce and order the complex world and to act effectively in it.

The process of moving toward this competency is continuous and never-ending. One must master the four consumer competencies to attain the over-arching competency. When these consumer competencies are used by the consumer as an integrated system, the consumer will approach mastery of the over-arching competency.

Mastery is taken to mean the skillful performance of: a) each element within a process, b) each element in combination with other elements in the total process, c) independent application of the process, and d) cooperative application of the process.

CONSUMER COMPETENCY:

The consumer will use at a level of mastery the *Inquiry Process* in relation to consumer behavior.

OBJECTIVE:

Having completed the planned learnings in *Inquiry*, the learner will demonstrate use of the inquiry process at a level of mastery by:

1) recognizing a problem
2) considering tentative solutions
3) clarifying terms
4) collecting data
5) analyzing data
6) applying conclusion

CONSUMER COMPETENCY:

The consumer will use at a level of mastery the *Valuing Process* in relation to consumer behavior.

OBJECTIVE:

Having completed the planned learnings in *Valuing*, the learner will demonstrate use of the valuing process at a level of mastery by:

1) recognizing value components
2) considering value-relevant behavior
3) clarifying values exemplified
4) hypothesizing about value sources
5) analyzing value alternatives
6) examining value preferences

CONSUMER COMPETENCY:

The consumer will use at a level of mastery the *Decision Process* in relation to consumer behavior.

OBJECTIVE:

Having completed the planned learnings in *Decision*, the learner will demonstrate use of the decision process at a level of mastery by:

1) recognizing a decision-problem
2) considering alternatives
3) clarifying alternatives
4) predicting consequences
5) analyzing alternatives
6) ordering alternatives

CONSUMER COMPETENCY:

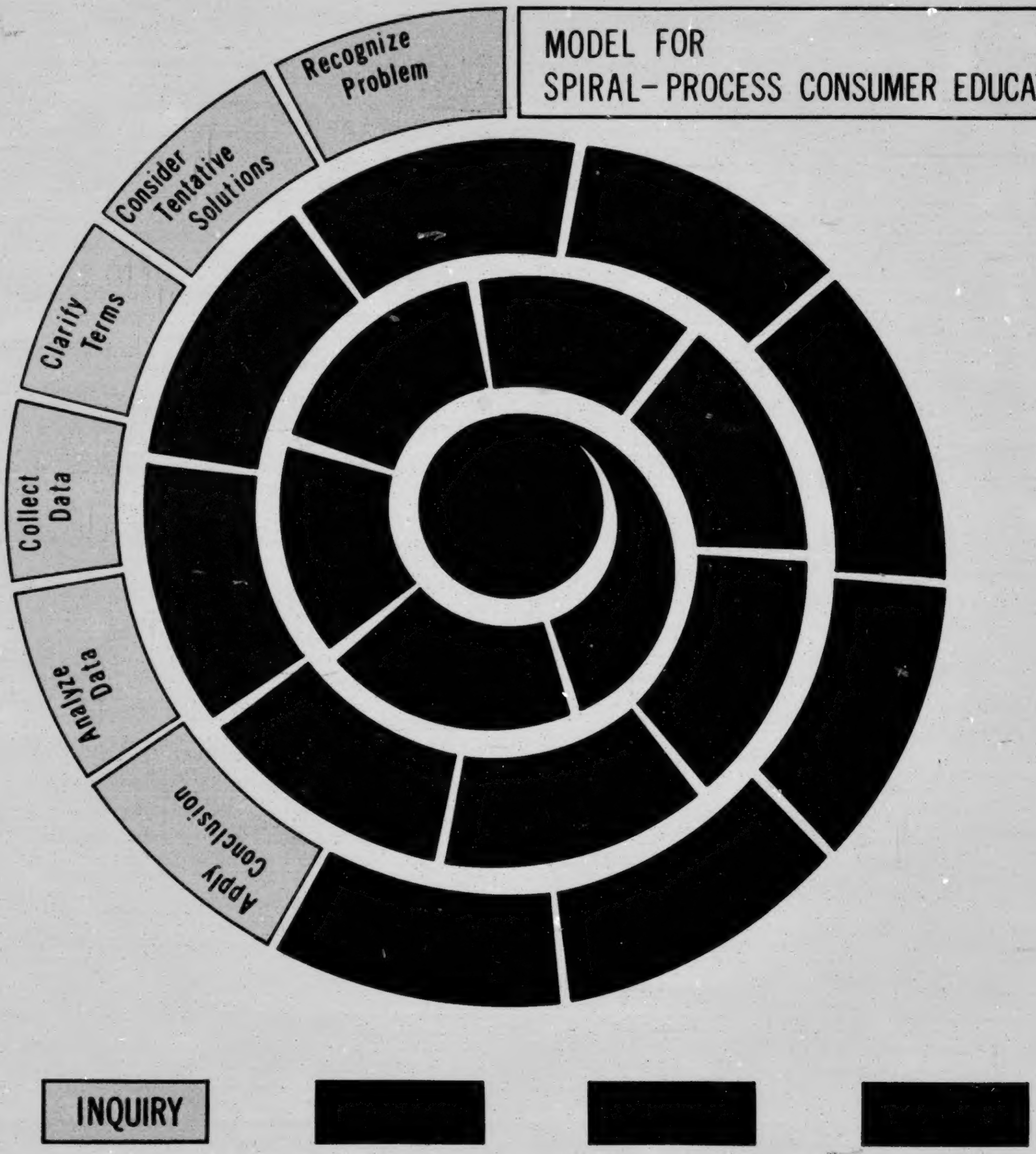
The consumer will use at a level of mastery the rational consumer *Action Process* in relation to consumer behavior.

OBJECTIVE:

Having completed the planned learnings in *Action*, the learner will demonstrate use of the rational consumer action process at a level of mastery by:

1) recognizing issues
2) considering evidence and alternative actions
3) clarifying consumer actions
4) organizing evidence and selecting actions
5) analyzing actions and accepting consequences
6) initiating and evaluating actions

MODEL FOR
SPIRAL-PROCESS CONSUMER EDUCATION


Recognize Problem
Consider Tentative Solutions
Clarify Terms
Collect Data
Analyze Data
Apply Conclusion
INQUIRY

CONSUMER EDUCATION — A DEFINITION

Consumer education is the process for gaining satisfaction through the considered use of personal and environmental resources. It promotes the development of a system for handling the continuous flow of consumer information while building consumer skills, principles, and understandings. At the same time, it assists the individual in his translation of past experiences into generalizations for future application. Its worth must be measured in terms of its contributions to the improved well-being of present and future generations.

INTRODUCTION TO THE DECISION PROCESS

The decisions that consumers must make during this decade will not necessarily be similar to the consumer decisions that will be made in the next decade. Each citizen, whether dependent, unemployed, working, or retired, must make public and personal decisions which affect not only the individual's life but also the community and the welfare of future generations.

The decision process brings together the results of the inquiry process and the valuing process. In order for the consumer to function at the higher levels of consumer behavior, decision skills must be mastered. These skills include recognizing a decision-problem, considering alternatives in terms of values and knowledge, predicting consequences of alternatives and supporting the predictions, analyzing alternatives in terms of the predicted consequences, and ordering alternatives on the basis of value priorities and acceptability of consequences. For additional information about the process of decision the reader is referred to **Related readings,** page 127.

Learnings are included which involve students in both individual and group decision skills. The main objective of all learnings which follow is to help consumers gain a level of mastery in the process of decision. Because topics chosen serve as a vehicle to teach a process, the teacher should adapt the learnings by substituting issues of interest to the students.

Administering the Decision Process Pre-Assessment

Before beginning to use the learning experiences within **Decision** the teacher may wish to administer a group of pre-assessment questions from among those presented in the **Decision process assessment items,** pages 3-17. The **Matrix of decision process assessment items,** page 75, may be used as a guide in selecting questions.

This pre-assessment provides evidence regarding each learner's ability to perform the objectives of the decision process prior to participating in the learning experiences. Such evidence is useful in planning lessons to meet the educational needs of learners. From the decision pre-assessment results, the teacher can identify those objectives of the process which require greatest emphasis.

What is being evaluated is the learner's ability to perform the decision process. The learner is not being tested for knowledge of specific topics. Therefore, the topics of the assessment questions and the topics of the learning experiences need not be the same.

The **Answer key for the decision process assessment items** is found on page 74. No form for the learner answer sheet has been included since the teacher will want to select from among the questions those which are appropriate for a particular group of learners. As learners re-encounter the decision process, the teacher could select more complex assessment questions.

Since learners will take the same evaluative questions following the decision process learning experiences selected by the teacher, the copies of the questions may be reused for the post-assessment. If this procedure is followed, the teacher would direct learners to respond to questions on an answer sheet or on a blank sheet of paper.

A comparison of the learner's pre-assessment and post-assessment responses will help measure whether and to what extent the learner has developed the stated *Consumer Competency* for **Decision.** (Directions for administering the decision process post-assessment are found on page 73.)

DECISION PROCESS ASSESSMENT ITEMS

1. Ed is 25 years old, married, and the father of two children. He wants to make sure that if he should die or be unable to work while his children are under 18 years of age, his children would be provided for financially. What is Ed's decision-problem? Check **one** response.

   ____ A. How much money is needed to provide for the children's support?

   ____ B. What method of providing for his children's support is best for Ed?

   ____ C. Would Ed's wife be able to support the family if he would be unable to do so?

   ____ D. How much and what type of life insurance does Ed now have?

2. Mr. and Mrs. Steinberg live in New York. In July, they plan to visit their grandchildren in Wyoming. What decision-problem do the Steinberg's face? Check **one** response.

   ____ A. What means of transportation is best for the Steinbergs to use in traveling to Wyoming?

   ____ B. What is the best time of the year for the Steinbergs to visit their grandchildren?

   ____ C. How much money do the Steinbergs have to spend on their trip?

   ____ D. How much time will it take the Steinbergs to travel to Wyoming?

3. Hank's barber always cuts Hank's hair shorter than Hank wants and requests. Hank is not satisfied with this barber. Now it is time for him to get another haircut. What is Hank's decision-problem? Check **one** response.

   ____ A. Why does the barber cut Hank's hair shorter than requested?

   ____ B. What is the latest hair style for men?

   ____ C. Should Hank try a different barber?

   ____ D. To what barbers do Hank's friends go?

4. Peter's grandmother gave him fifty cents. He wants to spend the money on a toy. What is Peter's decision-problem? Check **one** response.

   ____ A. What toy should Peter buy?

   ____ B. Should Peter save the money?

   ____ C. Does Peter already have several toys?

   ____ D. What did Peter's grandmother tell him about spending money?

5-9. A close friend borrowed your almost new car. Later you noticed a large dent in the fender. Some of the different ways the situation could be handled are listed below. Each suggested reaction reflects personal values. Name a value indicated by each reaction provided. *Do not use a value more than once.*

5. Tell the friend that you have noticed a dent and ask if he knows anything about how it could have happened.
Value: ______________________________

6. Have the car fixed even if your insurance won't cover it and you have to borrow the money.
Value: ______________________________

7. Avoid mentioning the dent unless the friend brings the subject up.
Value: ______________________________

8. Get someone to say that he hit the car so that you can get insurance to pay for fixing the dent.
Value: ______________________________

9. Look the car over with anyone who is about to borrow it so that both of you will know if anything has happened when you aren't driving it.
Value: ______________________________

10-12. **Situation:** The drinking water in your city has been contaminated. One of the large manufacturing plants is dumping poisonous materials into the main source of water. Everyone has been instructed to drink bottled water until further notice.

10. List **three** questions you could investigate about this problem.

11. List three alternative solutions to the problem:

a.

b.

c.

12. Predict one consequence of each alternative:

a. Consequence for alternative **a:**

b. Consequence for alternative **b:**

c. Consequence for alternative **c:**

13-18. Ron and Cyndi have driven their car for five years and it is in need of costly repairs. Ron and Cyndi both work so they must have transportation. Below, list **three** alternatives which Ron and Cyndi could consider as ways to deal with their problem.

13.

14.

15.

For each alternative you listed above, predict one consequence.

16. Consequence for #13:

17. Consequence for #14:

18. Consequence for #15:

7/8

19-28. Mark lives in an apartment in which the heating system and all the appliances are run by electricity. He has noticed that he is using more and more electricity, and he wants to reduce the amount he uses so that his electric bill is not so high.

A representative of the electric company inspected Mark's apartment and suggested the following alternative ways to decrease Mark's electric bill. For each alternative, find the expected consequence in the second column and write the letter of that consequence in the blank before the alternative.

Mark's overall value is to spend less money on electricity. On the line in parentheses, list another value that is related to spending less for electricity and which seems to be involved in that particular combination of an alternative and its expected consequence. *List a different value on each line.*

Consequences

____ 19. Turn the thermostat down.

(20. ______________)

____ 21. Keep doors and windows closed when heat is on.

(22. ______________)

____ 23. Wash dishes by hand instead of using the dishwasher.

(24. ______________)

____ 25. Have the landlord put on storm windows in the cold season.

(26. ______________)

____ 27. Defrost the freezer more frequently.

(28. ______________)

Alternatives

A Less heat will escape from the apartment

B May have to wear a sweater or jacket

C May take more time to do

29-34. Cathy is from a large family that cannot afford to send her through college. She, however, is determined to get a college education and now is in her second year. Cathy would like to spend more time studying so that she could get more out of her classes.

Cathy works as a nurse's aide two nights a week and during weekends. Each week she earns $48 for thirty-two hours of work. Because she works weekends, Cathy is not able to spend as much time as she would like with her friends.

Cathy has just been offered a job in the communications office at the college. She may schedule her hours anytime, but she is limited to twenty hours per week. Her pay would be $40 a week.

Cathy is considering three choices:

A Take the new job

B Stay on the nurse's aide job.

C Take both jobs, working fifty-two hours each week.

29. Predict **two** likely consequences if Cathy takes the new job.

30. Predict **two** likely consequences if Cathy stays on the aide job.

31. Predict **two** likely consequences if Cathy takes both jobs, working fifty-two hours each week.

32. Name **three** values involved in this situation.

33. Consider your responses for questions #29 through 31. What choice is Cathy most likely to make?

34. Defend your choice.

35-40. Assume that you live with one other person. You always eat out during the week. It is your turn to do the grocery shopping. Use the following information to help you answer the questions.

GROCERY LIST

- sausage
- eggs
- bread
- green beans
- mayonnaise
- hamburger
- lettuce

NEWSPAPER ADS

STORE X

J. Q. Sausage	89¢
Hamburger	87¢/lb.

Favorite Vegetables 5/$1.00
corn, peas, carrots, mixed

Great MAYONNAISE	58¢
Great White Bread	3/$1
Head LETTUCE	19¢

BONUS COUPON
Large AA
Eggs 30¢

STORE Y

EVERYDAY PRICES

SUMMER BRAND VEGETABLES
(Your choice) 4/$1

Squeeze White Bread	34¢
Pint MAYONNAISE	30¢
AA Large Eggs	70¢
Breakfast Sausage	95¢/lb.
Luncheon Meats (12 oz.)	90¢
Hamburger (5 lb.) (reg. $1.09)	80¢

STORE Z

SAVE AT SAMIWAY
This week's Low Low Prices

Hamburger	99¢/lb.
Sausage	94¢/lb.
AA Eggs	75¢/dz.
White Bread	35¢
Gr. Beans (303)	25¢
Mayonnaise (pt.)	31¢
Head Lettuce	21¢

(questions on next page)

____ 35. Which ad, **X, Y,** or **Z,** contains the most information about the items which are on your list?

____ 36. Which ad, **X, Y,** or **Z,** leads you to think the store has the most specials?

____ 37. Which ad, **X, Y,** or **Z,** tells you the least information about the foods you want to buy?

Suppose that you also know the following about each store.

X is within walking distance of your home.
Y is in another part of town.
Z is on your way home from work.

X has piped-in music and will cash payroll checks.
Y is the largest store and is in a shopping complex.
Z has friendly checkers, a large parking lot, and a bakery.

38. Considering the above information and your shopping habits, at which store would you shop?

39. Tell why you would choose this store by explaining how your personal values relate to the consequences you predict are likely to result from shopping at the store you chose.

40. If you shopped regularly at the store which you chose for your answer to question #38, what would you predict to be the long-term effect on your food bill? What evidence do you have to support your predictions?

41-44. Joyce shops at the corner grocery store because it is the only grocery store within walking distance of her home. Lately she has been unhappy with the service she receives from the sales clerks in the store. They either ignore Joyce or snap at her when she tries to talk with them. She gets upset every time she goes to the store. What should Joyce do?

CHOICES BEING CONSIDERED

A. Never shop at this store again
B. Treat the sales clerk the way they treat her
C. Tell the manager what is happening
D. Pretend nothing is happening

JOYCE'S VALUES*

Honesty	XXX
Facing and solving problems	XXX
Convenience	XX
Acting maturely	XX
Getting along with people	X
Pleasantness in shopping situations	X

*Number of X's represent degree of importance to Joyce. The more X's, the greater the importance of the value to Joyce.

41. Check the blank preceding the one choice below which is **least** consistent with Joyce's values.

____ A. Never shop at this store again

____ B. Treat the sales clerks the way they treat her

____ C. Tell the manager what is happening

____ D. Pretend nothing is happening

42. Check the blank preceding the one choice below which is **most** consistent with Joyce's values.

____ A. Never shop at this store again

____ B. Treat the sales clerks the way they treat her

____ C. Tell the manager what is happening

____ D. Pretend nothing is happening

43. Explain the reasons why you chose the response you did for question #42.

44. Explain the reasons why you chose the response you did for question #43.

CONSUMER COMPETENCY FOR DECISION AND OBJECTIVES

Consumer Competency for Decision: The consumer will use at a level of mastery the decision process in relation to consumer behavior.

Objectives: Having completed the planned learnings in **Decision,** the learner will demonstrate use of the decision process at a level of mastery by:

1) recognizing a decision-problem.

2) considering alternatives.

3) clarifying alternatives in terms of values and knowledge.

4) predicting consequences of alternatives and supporting the predictions.

5) analyzing alternatives in terms of the predicted consequences.

6) ordering alternatives on the basis of value priorities and the acceptability of consequences.

LEARNINGS FOR OBJECTIVE 1)

Recognizing a Decision-Problem

Consumer Competency for Decision: The consumer will use at a level of mastery the decision process in relation to consumer behavior.

Objective: Having completed the planned learnings in **Decision,** the learner will demonstrate use of the decision process at a level of mastery by

1) recognizing a decision-problem.

Suggested Learnings

page
I was sure 21
What is Clari's story? 24

I WAS SURE

A personal situation, such as the one which follows, may be used to stimulate learners to identify the aspects of the situation which puzzle them, the decision-problems which are implied, ways of investigating the decision-problems, and methods of finding answers to the decision-problems. Both legal and moral-ethical aspects are implied in the situation. Depending upon your group's mastery of the group-inquiry process, they may identify and investigate one decision-problem at a time, or they may plan to divide their group and investigate both questions at the same time.

Before presenting the situation, you may want to familiarize yourself with the October 22, 1970 Postal Bulletin on the mailing of unordered merchandise, Postal Reorganization Act, Public Law 91-375.

Situation:

Judy Lee received in the mail a rather nice looking wrist watch from AKK-Sales, Inc. Judy looked again at the address; it was to her and at the correct address. Because she knew she hadn't ordered a watch or anything else from AKK-Sales, Inc., she decided to put the watch into a drawer and wait awhile. Later that month she received a bill for $50.00. What should she do?

TEACHER — LEARNER DIALOGUE

Suggested Teacher Response	Possible Learner Response
What might you think if this happened to you?	I'd send it back.
	But, they still might bill you.
	They can't bill you for something you don't have.
What other thoughts do you have?	You shouldn't have to pay for something you didn't order.
	They might send the police after you.
	I don't think there is a thing that can be done to you if you keep it.
Who else has a comment?	She was dishonest in the first place.
	What do you mean? She didn't do anything.
You have many different reactions. Some of you said to keep it; some said it must be sent back; others talked about mailing lists and police. I'm glad that you didn't all agree.	
Consider what everyone has said, and write down one question that you would like to know the answer to.	*(Learners write questions.)*

Suggested Teacher Response	Possible Learner Response
Share your questions, and we'll choose one that we could all investigate.	What can you legally do with something you didn't order? How does a name get on a mailing list? What kinds of things affect unordered goods? What can happen to you if you do nothing in a similar situation?
Now that you've heard everyone's questions, pick one to investigate that might help you to make a decision if you were in Judy's position.	What is the law about stuff you didn't order?
Is that your question?	Yes!
What could we do to find out *(repeat learner question)***?**	Ask a lawyer. The Post Office should know. Maybe someone in government would have an idea. I have a friend who works for a mail order house. The question might have come up there. We could ask people if they have had a similar experience, and find out what they did.
How shall we begin?	I'll ask a lawyer if someone will go with me. Maybe we should ask several. The five of us are going to write up some questions and then survey people. We can work together and get a letter ready that we'll send to the Attorney General.
Now, who is doing what?	Those guys are . . . Sue and I are . . . That group is preparing a . . . And . . .

Suggested Teacher Response	Possible Learner Response
What other decisions need to be made?	We can compare what we've found out a week from Friday.
Is there something you'd like me to do?	We need your help on our survey. Where is there a typewriter we can use?

(Note to the teacher)
Have faith in the learners' abilities to recognize unproductive attempts to gather relevant information and to make needed changes as they carry out their plans. When they have answered their original question, help them to organize for the investigation of other questions that puzzle them about their findings, such as, what moral obligations should be considered when making decisions about unordered merchandise. As their quest continues, encourage them to apply the next steps of the decision process. Additional information about this approach may be found in **Models of Teaching** (B. Joyce & M. Weil, Prentice-Hall, 1972, pp. 36-47).

WHAT IS CLARI'S STORY?

Recognition of a decision-problem requires a synthesis of **Inquiry** skills and **Valuing** skills. In this lesson learners state a decision-problem and identify facts and values related to the decision-problem.

TEACHER — LEARNER DIALOGUE

Suggested Teacher Response	Possible Learner Response
I have a story about a person named Clari. You are to help Clari recognize a decision-problem.	
Each time you think you know what Clari's decision-problem is, raise your hand. The first person whose hand is raised, states the possible decision-problem. Then the story will continue. We'll keep track of the number of times you find a possible decision-problem by writing each possible decision-problem on the board. Sometimes more than one possible decision-problem will come up before you stop me. I'll begin the story.	
Clari has been looking at new and used cars.	*(Hand raised.)* Whether to buy a new or used car.
What else could be a possible decision-problem?	How to kill some time.
The following businesses have said Clari could obtain a loan: a savings and loan association, a bank, a finance company, and a credit union.	From which should Clari borrow?
If Clari takes a $3,000 loan for three years, the payments will be $120 per month; if the loan is for two years the monthly payment will be $170 per month.	Which loan is the better deal?
Can you decide that?	No
Why?	I'd have to figure it out.
Okay. New model cars will be out next month.	Should Clari wait and look at a new car?
I have some other information about the situation. Clari doesn't have a driver's license.	Should Clari get one?
Clari doesn't know how to drive.	Clari could learn.

Suggested Teacher Response	Possible Learner Response
State a possible decision-problem.	Whether or not to learn to drive.
Clari was picked up for reckless driving before being old enough to get a license. Now, not even a learner's permit can be issued until age 21 in the state where Clari lives, and the driving schools require learner permits.	That's dumb. Clari might as well forget the whole thing.
Were any of the possible decision-problems actually decision-problems?	Not really
Then a decision-problem was not identified.	
There is just a little more known about Clari. Keep watching for possible decision-problems.	
Clari has just been offered a great position with a local business located ten miles away. Work starts at 8 A.M.	Should Clari accept the position?
With what you know about Clari, can that decision be made?	Not really, because there may be no transportation available.
Then what is Clari's decision-problem related to?	What transportation is available.
What decision can you make based upon what you know about Clari's situation?	None.
State a question, the answer to which will solve Clari's problem.	What transportation is available that would get Clari to work and back on time daily?
Good! What is it about the last possible decision-problem you mentioned that is different from the others?	Everything else was just choosing. The last one had a purpose.
Yes! You have identified a possible decision-problem.	
What would you need to know in order to predict if Clari would investigate the answer to the question?	Whether or not Clari wants to work.
You mentioned "work." What other values might Clari have?	There is no reason to think about the job if you don't value money. The new car could indicate a material value, and not driving without a permit is respect for law and order.
Our values help us determine whether or not we choose to investigate a decision-problem further.	

Suggested Teacher Response	Possible Learner Response
Some people "decide" where to go on vacation without considering other facts like money and time. Sometimes we spend a lot of energy solving problems that don't exist. I want you to identify some instances in which you or a friend tried to make a decision without identifying a decision-problem.	I had these friends who were paying $200 a month for an apartment with all utilities furnished. They saw an ad for a two-bedroom apartment for $120 a month. The new apartment looked real nice, so they moved. Then they got the first month's bills: $20 electric bill, $40 fuel oil bill, $15 for a garage, and some other bills. Their decision-problem was how to estimate and compare costs of living in different places. They valued money, so if they had figured out the problem, they would have investigated.

LEARNINGS FOR OBJECTIVE 2)

Considering Alternatives

Consumer Competency for Decision: The consumer will use at a level of mastery the decision process in relation to consumer behavior.

Objective: Having completed the planned learnings in **Decision**, the learner will demonstrate use of the decision process at a level of mastery by

2) considering alternatives.

Suggested Learnings

page

101 flavors too many 28

Ron's vacation 30

Stop! 31

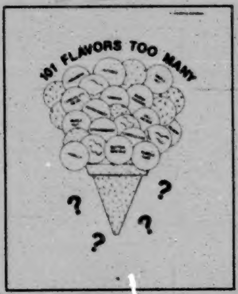
Look at the headlines 32

There's more than one way 35

101 FLAVORS TOO MANY

This lesson encourages learners to think of the many alternatives people have and the many decisions they have to make.

Before class you may wish to make a transparency or a bulletin board similar to the sketch on page 79.



Read to the class the story, 101 Flavors too many (adapted from a story by Jane Goodsell, Curriculum Materials For Integrating Consumer Education In Various Areas of Home Economics: Grand Rapids Workshop, Vocational Education, Michigan Department of Education, 1970).

101 FLAVORS TOO MANY

Life had to be simpler in the "Good Old Days." There didn't seem to be so many things to think about. When I got up on a cold winter morning, I didn't have to think of what to fix my family. I'd just stumble into the icy kitchen and put on the oatmeal. Today when I serve breakfast to my grandchildren, I must decide whether to serve cereal — hot or cold, eggs — in ten different ways, pancakes, waffles or one of a hundred other choices. If I choose waffles, should I make them from scratch or use frozen? If frozen, do the kids like the round or square shape; do they like plain, buttermilk or blueberry?

Even toast can be a problem! To buy the bread for toast I must face a frightening list of choices. I used to just bake up several loaves of bread with whatever type of flour I could get. Now I find myself peering over the bakery counter staring at all those loaves. Do I want enriched white; whole, cracked or stone-ground wheat; gluten; cinnamon or raisin; egg twist — plain or topped with poppy or sesame seeds; potato bread; buttercrust; sourdough; pumpernickel; Russian, Jewish or Bohemian rye, and will I want it in a small or large loaf, unsliced, thin-sliced, or regular?

Yes, I think life was simpler. Today everything comes in decorator colors. The old days of limited choices had drawbacks too, for I used to wish I could buy a refrigerator that wasn't white or take a bath in a blue tub. So now that my black phone comes in six beautiful colors, I find that this color-coordinated, proportioned, finger-tip controlled, and multiple choice world is just too dazzling for me.

Oh, I know, everyone isn't as confused as I am by all these choices. There are those rare people who walk right up to the counter and order a sugar cone with one scoop of Double-Dutch Chocolate Ripple and one scoop of Marshmallow Coconut Pecan Toffee TO GO! Well, I ought to be like this child of the century — brisk, decisive, and firm, but it just doesn't work for me. When I was young, I used to struggle every time I had to decide between vanilla, chocolate, and strawberry. Today I'm faced with 101 flavors too many! The last time I went to the ice cream shop, I promised myself I would not panic. I would stay calm and cool; so I entered the shop with determination, the flavors memorized from my previous visit. I repeated over and over in my mind — one half gallon of blueberry, please. That seemed to be easy enough. With an assured smile, I ordered.

The girl behind the counter flashed back, "Blueberry Moon, Blueberry Ripple, or Blueberry Cheese Cake?"

"Uh, — Blueberry Ripple."

"Ice cream or ice milk?"

I gritted my teeth. "Ice cream."

"Brick or hard-packed?"

With that last question, the fun of buying the ice cream was lost. My confidence faded, and I nervously walked over to the self-serve freezer, reached in and grabbed the first carton my trembling hands could find. "I'll take this one," I whispered. And that's how I ended up with dill pickle ice.

TEACHER — LEARNER DIALOGUE

Suggested Teacher Response	Possible Learner Response
What decisions could be made?	Eat the ice cream. Throw it out. Send someone else the next time.
What did the story say that implied this person had had similar experiences in the past?	Something about bread. And phone colors.
Then there seems to be a bigger problem. What general problem might you say this person has?	How to make up his/her mind.
What advice might you give this person?	How to figure out what he/she wants.
Another way to say that some people need to learn how to make up their minds is to say some people need to learn the process of decision.	

RON'S VACATION

Read to the learners a situation such as the one which follows.

Situation:

Ron has decided to spend part of his vacation installing a fence around the yard west of his trailer home. His fifteen-month-old daughter cannot play outside without supervision, and if the yard were enclosed, she could play outside alone.

Ron has installed fenceposts which are 3½ feet high. He is having a problem finding the wire fence he likes. He wants a fence with a 2 x 4-inch mesh because he believes this would be the most sturdy fence. He has called every business in town that sells fencing materials and has been told that 2 x 4-inch wire mesh will not be available until the end of the summer. A few places do have 1 x 2-inch mesh fencing that Ron can afford, but it is four feet high.

TEACHER — LEARNER DIALOGUE

Suggested Teacher Response	Possible Learner Response
What do we know about Ron and his situation?	He is on vacation.
	His daughter is fifteen months old.
	He has fence posts 3½ feet high.
	He wants 2 x 4-inch mesh fencing.
What else would we need to know to make Ron's decision?	If he had time to install the fence later.
	If he could hire someone to install the fence.
	If there are any businesses in the surrounding area that sell fencing materials.
	What is the most sturdy mesh for a wire fence.
Why do you want to know these additional things?	If Ron has free time, he could install the fence later this summer.
	If a different mesh is more sturdy, he might install that fence.
	He could possibly buy 2 x 4-inch mesh in another town and finish the fence on his vacation.
What are some of Ron's alternatives?	He could change the fenceposts and install the 1 x 2-inch mesh fencing.

STOP!

Learners may overlook alternatives to a decision-problem for many reasons — they may not have been exposed to a certain view, they may feel it is too "wrong" to consider, that it is silly, etc. To increase creativity as learners consider a range of alternatives, pick a day when you are in a creative mood to plunge into this lesson.

Choose a controversial decision-problem and present an extreme solution. Allow learners to think you believe what you are saying and continue to add evidence like a carnival barker. Eventually students will begin to disagree. When most of the learners have become involved in the dispute, stop and identify the decision-problem and brainstorm for alternatives which deal with the problem.

A discussion of the range of alternatives between total governmental and total self protection will result from the following speech.

> Speech:
>
> The way things are now at least 40% of the money you will make in your lifetime will bring you no benefits. It will disappear with products that don't work as advertised, clothes that don't fit, services and goods not received and just slip-away into someone else's hands. The only way to stop this is for the government to put out of business all companies that don't deliver to you full value. An end must be put to any salesman who tries to get you to buy something you won't use. Businesses should refund all costs for services not rendered or goods you have and don't use. You should have in your pocket the money for those jeans that don't fit, the over-payment of the rent, the record that you never received, and the hamburger you just couldn't eat. Eliminate the problem at its source? You know how it is. Let's get the needed laws on the books. It's time the government did something. Write letters, tell your friends. You all have ideas! How else can we get justice?

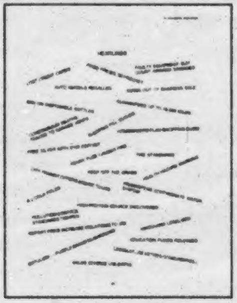
Follow up questions:

> What comes to mind as you consider getting this campaign started?
> What do you want to say to this person?
> Are there some ways in which you agree?

LOOK AT THE HEADLINES

When we notice similarities among different events, we often infer meanings which influence our future decisions. In this lesson the learners are presented with data which include topics related to consumer rights and responsibilities. The **Headlines,** page 81, when used with this approach, usually result in the learners' stating a generalization about the influence of consumer rights and responsibilities upon decisions.

TEACHER — LEARNER DIALOGUE

Suggested Teacher Response	Possible Learner Response
Look at this list of head lines for newspaper articles *(page 81)*. 	
Which headlines seem to go together?	"B-J Cola folds" goes with "Penny fuze causes fire." "Lost credit cards" goes with those also.
Who will write these on the board?	*(Learner volunteers)*
(Note: Your learners will develop different groups. The responses will depend upon your learners' ability to see relationships and develop categories.)	*(One way in which items may be grouped by learners.)*
	B-J Cola folds Penny fuze causes fire Lost credit cards Going out of business sale
What else seems to go with "Marijuana legalized"?	Marijuana legalized Legislature vetoes consumer bill Ban on disposable bottles Sales scheme unlawful Keep of the grass Report price increase violations to IRS Education funds released
Where should we put "Health hazard warnings"?	
You mentioned "Sleeping pill suicide" and botulism had something to do with death; are there other headlines which seem to belong with these two?	
Who else had an idea?	Report price increase violations to IRS Homemakers plan shopping guide Food prices skyrocket

Suggested Teacher Response	Possible Learner Response
You may have to put one headline into two groups if that is the only way that it makes sense to you.	Pollution control standards tighten Tire standards Guaranteed up to 40,000 miles
Try to find more than two that go together.	City transit offers scenic tours High protein source discovered Free silver with $100 deposit
	Sleeping pill suicide Health hazard warning Botulism — Purple brand mushrooms Pranksters contaminate water system
	Auto models recalled Condominium deaths traced to garage vents Faulty equipment suit Court awards damages
Do these groups seem to make sense to all of you?	Yes.
I'll draw a line above each group. What title or label could go on the Cola, Fire, Credit, Sale group?	*Misfortunes*
What could we call the next group?	*Legislation*
Do the rest of you agree?	That is okay.
Continue labeling the groups.	*Prices* goes on the one with Homemakers.
	Quality on the Standards one. *Bonuses* next.
	Then Health Hazards.
There is one group left. Some of you who have not said much should try it.	*Faulty Workmanship.*
What do you notice about all the headlines in the "Health Hazard" group?	Each might have to do with someone's life being taken.
What other group is similar to this one?	Faulty workmanship could also cause death.
What makes the "Legislation" group different from the "Price" group?	Once something is law it is hard to do something about it. But the *"Price"* group shows someone is trying to do something.
What big idea does our grouping and labeling point out?	In a way it looks like an outline of things consumers should do and should watch out for.
Yes. What other ideas do you have?	Consumers should be alert to many things.

2) considering alternatives

Suggested Teacher Response	Possible Learner Response
Put your ideas into one general statement that you think is true.	When making decisions consumers should know their rights and responsibilities and be aware of factors which affect prices, quality, and health.
Suppose a visitor from another country asked you for advice when shopping for services, would you be telling the truth if you said, "Know your rights and responsibilities and be aware of factors which affect price, quality, and health"?	That might not be what he wants to know, but it is true.
When might your statement not be true?	Maybe a hermit wouldn't think it was true, but it is usually true.
We'll write our generalization on the board and see if we can find any exceptions to it.	
You have done quality thinking. I believe you have made an accurate statement.	

THERE'S MORE THAN ONE WAY

Looking at the consequences of an action before acting often saves time, frustration, and dissatisfaction and leads to the attainment of what one really desires. If one can foresee the possible consequences, choosing among alternatives may be simplified.

Learners complete **There's more than one way,** page 83, as follows:

ALTERNATIVE #1:	*ALTERNATIVE #2:*	*ALTERNATIVE #3:*
Buy a tent.	Buy a camper.	Sleep outside.
HYPOTHESIZING ABOUT CONSEQUENCES	*HYPOTHESIZING ABOUT CONSEQUENCES*	*HYPOTHESIZING ABOUT CONSEQUENCES*
Could pack it easily.	Would take extra fuel	May be dangerous.

TEACHER — LEARNER DIALOGUE

Suggested Teacher Response	Possible Learner Reponse
Think of something you would like to do or a decision you would like to make. Write this on the appropriate line of the handout, *There's more than one way* (page 83).	*(Learner writes in alternative #1.)*
Now, think of several alternatives you could choose. Write one under each of the alternative columns.	*(Learners write their alternatives under the appropriate columns.)*
In many life situations, we have to look at alternatives and consider the consequences of each. Sometimes the consequences of alternatives conflict with our values, and it is difficult to choose among the alternatives. Hypothesize about three or four possible consequences of each alternative.	*(Learners hypothesize about the possible consequences of each alternative.)*
Write your hypothesis on your paper.	*(Learners write their hypotheses.)*
Now that you have considered these alternative courses of action and have hypothesized about the possible consequences of each, which alternative would you select?	I'd choose alternative #3 because I could more easily accept those consequences than the consequences of the other two alternatives.
Is it your first alternative, the one you originally selected?	

LEARNINGS FOR OBJECTIVE 3)

Clarifying Alternatives

Consumer Competency for Decision: The consumer will use at a level of mastery the decision process in relation to consumer behavior.

Objective: Having completed the planned learnings in **Decision,** the learner will demonstrate use of the decision process at a level of mastery by

3) clarifying alternatives in terms of values and knowledge.

Suggested Learnings

page
That is why 37
Mrs. Crane's decision 39
Let yourself go 42
Remusnoc 46

THAT IS WHY

Knowledge and personal values affect each person's selection of alternatives to consider in relation to a decision-problem.

Present a situation (you might choose to use one of those which follow) and provide learners with several alternative choices. Write the alternatives on slips of paper and place them in a basket. Some blank slips of paper might be included to allow students to add a choice of their own.

The learners draw an alternative, consider the facts and values in the situation, and prepare to justify the alternative.

Encourage the learners to investigate several resources — library, businesses, textbooks, the telephone, teachers, and other learners. Learners are to justify their alternatives by citing supporting facts, resources, and values which are important in the problem.

Situation #1

You have made a plan for spending your monthly income. You believe in having insurance for unexpected circumstances. There is only $15 in your plan allowed for insurance. You are able to choose only one type of insurance.

Alternatives:

car insurance
fire insurance
hospital-surgical-medical insurance
wind and hail insurance
disability income insurance
liability insurance
dental insurance
major medical insurance
theft insurance
home owner's insurance
renter's insurance
recreation vehicle insurance
mortgage insurance
flood insurance
earthquake insurance
life insurance
endowment insurance

3) clarifying alternatives

Situation #2

Your occupational foods class is responsible for the annual Faculty-Student Banquet. The work has been divided among different groups in your class. Your group must select and prepare the dessert for approximately 100 guests. You will have two hours in class and two or three hours after school in which to prepare the dessert.

Alternatives:

- Baked Alaska
- Strawberry Shortcake
- Blueberry Tarts
- Danish Pastry
- Apple Crisp
- Parfaits
- Banana Splits
- Brownies
- Champagne Sherbet
- Fruit Compote
- Cherries Jubilee
- Lemon Meringue Pie
- Cheesecake
- Grape Juice Mousse
- Chocolate Chiffon Pie
- Bread Pudding
- Angel Food Cake with Fruit Sauce
- Petits Fours

Situation #3

The children are crying. There is no food in the house. The stores closed an hour ago. You know you will have income in two days, but all you have now is 59¢. The children have had only a slice of toast and a glass of skim milk today. You know they need something before they go to bed. What can you do? And what are the consequences of each?

The teacher and learners develop alternatives.

MRS. CRANE'S DECISION

Learners predict consequences of a decision that is presented through the use of slides and a script about Mrs. Crane.

Before class make slides by following the **Procedure for making slides,** page 41, and using the sketches on page 85.

Read the script as you show the slides to your learners. After the slides, direct the learners to discuss the possible consequences of Mrs. Crane's alternatives, and have the learners support their predictions.

SCRIPT FOR MRS. CRANE'S DECISION

Show Slide Numbers:

1. Mrs. Crane, a widow, has lived alone since her husband died fifteen years ago. Although 84 years old, she still thinks of herself as young and is quite active.
2. She owns an older home in Fargo, North Dakota, but has decided that keeping up the house and yard is getting to be too much for her. She is going to sell the house this summer.
3. Mrs. Crane has a married daughter in Denver, Colorado, and
4. a married son in southern California. Both have asked her to come and live with them.
5. Mrs. Crane has many friends in Fargo and hates to leave them. She has lived there for almost fifty years.
6. The house sale should bring $18-25,000 which will give Mrs. Crane something to live on in the next few years.
7. The problem is where should Mrs. Crane move? She is really puzzled.

3) clarifying alternatives

8. What are some choices Mrs. Crane might have?

   a. Move to Denver, live with her daughter and son-in-law.

   b. Move to California, live with her son and daughter-in-law. The have no children and travel much of the time.

   c. Stay in Fargo and rent an apartment. She will be close to her friends.

   d. Stay in Fargo and live with a friend.

   e. Find a senior citizens' home, retirement village, or housing for older people provided by a social group to which she or her late husband belonged.

   f. Find turnkey — low rent housing.

9. How will Mrs. Crane decide?

   Listed are some of Mrs. Crane's values and how she rates them as to importance.

Being near friends	x
Living with her daughter	xx
Living with her son	xx
Being independent	xxx
Keeping active	x

10. Because being independent is of great importance to Mrs. Crane, she feels a retirement home or village is not quite to her liking. Living with friends is out also, she says, because so many are moving into housing for older people or have specific plans of their own for different housing. Because she has been alone for fifteen years in a fairly large house, she doesn't want to set up housekeeping again in an apartment, so that's out too.

11. Now the choice has been narrowed for Mrs. Crane to move to Denver or California to live with one of her children. Knowing that her son and his wife travel all over the country in their camper, she wonders how secure she would feel living with them. She likes to keep active but is not what one calls "an avid traveler."

12. The decision Mrs. Crane made was to go to Denver. She has weighed all the information she has and her values. Her daughter shares her interest in flower gardening, so she will be able to keep up that hobby. Mrs. Crane has enough money, she feels, so that if she is not happy living with her daughter, she can choose other housing in Denver and still be close to her family.

PROCEDURE FOR MAKING SLIDES

Almost anyone can make slides *without* a camera for a finished cost of about five cents each. Either a filmstrip projector with slide attachments, or a slide projector can be used to show the slides you make. The procedure described below produces slides that can be used in any 2" x 2" projector. If one uses 127 slide mounts (something called "super slides"), the maximum inside area in which to place pictures, drawings, and/or words is a 1 7/16" square.

You will need:

A slide projector
Acetate film or projection transparencies
Slide mounts for super slides
Acetate pens (optional)
Adhesive acetate color film (optional)
Sketches such as those on page 85.
A copy machine which will make acetates for overhead projector.

1. On an 8 x 11 inch sheet of white paper, draw several 1½-inch squares about ½-inch apart. Mark in black pencil the picture outline of the idea you wish to project within each square. This is your master sheet.
2. Using the master sheet, make a transparency. The heavier weight acetate is easier to use when preparing slides.
3. Cut the transparency to fit the slide mount.
4. Place each transparency square into a slide mount and seal according to directions supplied with the mounts.
5. Add color with acetate pens or adhesive film.*

*Adapted from "Instant Slides" by Jeff Miller, Media Specialist, John H. Glenn Junior High School, San Angelo, Texas. *Consumer Education for Families With Limited Incomes*. Texas Tech University, 1971.

LET YOURSELF GO

The learner's concept of "consumer responsibility" may influence the selection of alternatives to a decision-problem. This lesson utilizes the learners' creativity to expand the concept, consumer responsibility. The sequence of instructions may seem peculiar, but the results are rewarding. Additional information about this approach can be found in *Models of Teaching* (B. Joyce & M. Weil, Prentice-Hall, 1972, pp. 233-252).

TEACHER — LEARNER DIALOGUE

Suggested Teacher Response	Possible Learner Response
We are going to work in some strange ways to get to something really "far out." Tell me what the term, consumer responsibility, means to you?	Things consumers should do. Responsibility means something is expected of you. It is the opposite of consumer rights.
What else comes to mind?	If you get something that doesn't work, it is your responsibility to do something about it so a whole bunch of people don't get stuck.
To expand our ideas we will compare consumer responsibility to something else.	
What inanimate object, some machine, could be compared to consumer responsibility?	A toaster that doesn't pop up all the time. A bicycle, it won't get you anywhere unless you peddle it.
What other machines might be compared to consumer responsibility and found to be similar?	A garbage disposal. Electric knife. A lawn mower, it evens off the tops that stick up.
You mentioned *(repeat machines mentioned by the learners).*	
Choose one that has some of the qualities of consumer responsibility. **Something really far out.**	A garbage disposal. Yes, a disposal.
Describe a garbage disposal.	Needs liquid to work. It can't take in all things, like metal and paper. Sometimes you have to unclog it to make it work.

Suggested Teacher Response	Possible Learner Response
You have described some of the things that a disposal does, what it looks like, and how it works. What else comes to mind?	It decreases the size of what you put in. Blades or something go around and mix and chop things so they will go down the drain. It usually has a plug on top, it connects to a drain, and if you look under the sink you can see the outside of it. You control it with a switch.
Anything else you would like to add to the description?	It is a convenience found in many homes.
Next we'll make a personal analogy to a disposal. That means you are to pretend that you are a disposal.	
YOU are the disposal. What do you feel like?	I'm all mixed up inside. I'm full of garbage. I wish someone would turn me on.
Look around, Disposal, what do you see?	It is so dark. There is a big hole under me. I've got a piece of glass or a rock in me. It has chipped my blades. I feel old and nearly worn out, tired.
How do the rest of you disposals feel?	I'm new and ready for use. I was just installed and I'm ready to tear up something. Disposals might not feel wanted.
Remember, YOU are a disposal. **Do you feel unwanted?**	No, my family likes me, and they take good care of me. They always run some soap down after the garbage, so I feel clean.
You really became disposals.	
Next we are going to do something with some of the adjectives you used. You mentioned: mixed-up, big, chipped, worn out, old, ready, wanted, liked, clean, tired, dark, new. **As I write your words on the board look for two words that are opposites, or words that seem to fight with each other.**	New and old. Ready and worn out. Tired and ready.
Pick the pair of words that seem to conflict the most. **Something that seems to be a very strange pair.**	"Ready" and "worn out," because that is "ready," like you're about to begin something, but "worn out" means you can't start anything.
Is that the pair you all think expresses the most conflict?	Yes, "ready" and "worn out."

3) clarifying alternatives

Suggested Teacher Response	Possible Learner Response
Think of an animal that could be described as ready and worn out.	A hunting dog. He might get excited when he saw you packing up the guns, but not be helpful on the hunting trip. A cat might be sound asleep after a night of prowling, but wake right up if the refrigerator is opened. A horse that is shedding can look worn out but look ready to go when groomed. I've seen elephants in circus pictures that have carried really heavy stuff and should be worn out, but they pick up the next pole, or whatever, and are ready to go.
You said a dog, a cat, a horse, and an elephant. Can you remember how each of these is both worn out and ready.	Yes.
We need to select from these animals one which would make an interesting, exciting analogy with consumer responsibility. **Which one shall we use?**	
Which animal appeals to you most?	An elephant.
What do we know about an elephant?	They live in Africa, India, and in zoos all over the world. They are big and grey and travel in herds. The ones in zoos are to look at, but sometimes people ride them.
What does an elephant do?	Sometimes they sleep, sometimes they are all decorated with jewels and metal. They carry people and things. They maybe look at people and wonder what the people want or what they are looking at.
You all have really been thinking.	
Use some of all these things we've been talking about and write down something about consumer responsibility.	Anything?
Yes, you might include something about personality, looks, or smell. Write something really "far out" about consumer responsibility.	*(Learners write.)*

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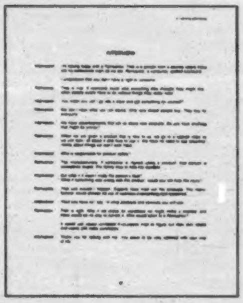
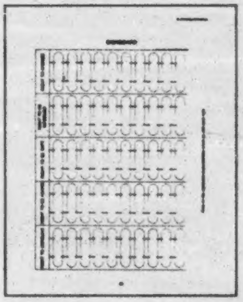
Suggested Teacher Response	Possible Learner Response
May we hear what you have been writing?	It is hard to know what all is involved in consumer responsibility. It is so big, like an elephant and can work so hard. Yet it sometimes seems not to exist, like it has been switched off. It deals with the way people see things. Every consumer has responsibilities. Some people show no responsibility, but I think everyone should. If you do nothing then you deserve nothing, and have no reason to complain. It's just like at the zoo, some people go but never notice that some elephants have big ears and some have smaller ears, that some are old and some are young. They act like they don't care, but there would be a big stink if all the elephants disappeared just because people quit looking at them. There will be a big stink if people don't exercise their consumer responsibility and they lose their consumer rights. *(Other learners share their written ideas.)*
When I first asked you about consumer responsibility, you had little to say. You have developed some very exciting ideas.	
If you would like, some of you could pick out some to send to the newspaper.	*(Learners who wish carry out this final suggestion.)*

REMUSNOC

In this lesson the learners examine the effects of alternative means of handling a decision-problem on consumer rights. Learners identify the relationship between consumer responsibilities and consumer rights as they listen to the **Interview,** page 87, and identify consumer responsibilities on the **Signboard,** page 89.





TEACHER — LEARNER DIALOGUE

Suggested Teacher Response	Possible Learner Response
I'll share with you an interview with a Remusnoc ***(page 87).***	
If a product made you sick or didn't work as directed, what decision-problem might you have?	What can be done so I won't have wasted my money? How important is it to me to do anything besides throw it away and forget it?
To help you imagine a place where people have few, if any, consumer decision-problems. **I have a script for two of you to read to the class** ***(page 87).***	*(Two volunteers read script.)*
How would you like to be a Remusnoc?	I wouldn't!
What could be said about their consumer decision-problems?	They don't have any consumer choices, so they probably don't think they have any consumer decision-problems.
I'm handing each of you a paper on which several consumer rights are written ***(page 89).***	
Tell me one right that the Remusnocs don't have.	The right to choose.

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Suggested Teacher Response	Possible Learner Response
Since they don't have the right to choose, what are some things we do that they don't have to do?	Compare things. We have to know what we want. We have to know what is available.
The things you have mentioned are sometimes called responsibilities that go along with the right to choose. Write on the signboard responsibilities that go with the RIGHT TO CHOOSE.	
What are some other rights the Remusnocs don't have?	They don't have any of these. They can't even say anything.
Write down all the responsibilities we have to assume as consumers if we are to claim each right.	*(Learners write.)*
You said you wouldn't like to be a Remusnoc, but what are some ways we are like a Remusnoc?	Well, sometimes we could find out about different products, but we don't.
How is a person similar to a Remusnoc if he uses something that makes him sick, but he just forgets about it?	That is like covering up an injury.
Which consumer right might be covering up an injury affect?	To be safe and to be heard. Maybe all of them.
Look at your paper. **What could we say about the relationship of consumer rights and responsibilities?**	There are a lot more responsibilities than rights. You really don't have any rights if you don't assume any responsibility.
At the beginning of class, I asked you what decision-problem you might have if a product didn't work, or if it made you sick. How does our discussion of consumer rights and responsibilities affect the alternative ways you might choose to handle a problem related to a product that didn't work.	If you haven't taken the responsibility to be sure you used it as directed, you might just make a fool of yourself and eventually no one would listen.
What statement could you make about all the kinds of things we have been talking about in class today?	When you are considering different ways you could handle a consumer problem, you have to consider what effect what you do will have on your consumer rights and responsibilities.

3) clarifying alternatives

Suggested Teacher Response	Possible Learner Response
Share with the class what you have written. I'll write everyone's ideas on the board.	The right to consume means you have a responsibility to: Leave something for others. Not be greedy. Think about the consequences of what you consume. The right to be heard means you have a responsibility to: Be truthful. Contact a responsible person. Be courteous. Find out if you are communicating. The right to be safe means you have a responsibility to: Be alert to hazards. Determine limitations of products. Use products as directed. Select the right product or service for what is needed. Read the label and the directions. Use common sense. Use the product as intended. The right to be informed means you have a responsibility to: Utilize information. Ask questions. Listen. Read. Observe. Think and learn. The right to choose freely means you have a responsibility to: Compare. Handle goods with care. Know what you want. Know what is available.
There are still other responsibilities which we can add to our list as you identify them. This is a good start.	

LEARNINGS FOR OBJECTIVE 4)

Predicting Consequences

Consumer Competency for Decision: The consumer will use at a level of mastery the decision process in relation to consumer behavior.

Objective: Having completed the planned learnings in **Decision,** the learner will demonstrate use of the decision process at a level of mastery by

4) predicting consequences of alternatives and supporting the predictions.

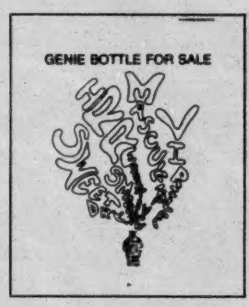
Suggested Learnings

page
Genie bottle for sale 50
Who's in the right? 51
How satisfied am I with the choices I've made 53
Relocation 55

GENIE BOTTLE FOR SALE

The atmosphere created by this lesson allows the learners to identify, privately, instances when they have based a decision on misleading facts.

Construct a bulletin board similar to the **Genie bottle for sale,** page 91. Present a sales pitch similar to the following. Then begin the questions. Learners may nod in response to some questions and be quite vocal in response to other questions.



Sales pitch:

> Ladies and gentlemen, I have exactly what you've been looking for. Spend a few pennies and you can be more handsome, more beautiful than you have ever dreamed you could be. The magic is all right here in this bottle. The aroma will convince you that I have exactly what you've been looking for. Of course you want to be one of the first to own this Genie Bottle. It can be yours. Just look at the wonders it holds. Who will be able to refuse?

Do you read the information on the back of a grooming aid before you buy it?

Do you think there are facts stated on the containers which support the impression you gain about products from television, radio, newspapers, and display panel designs?

Can you expect any product to increase your femininity or your masculinity? to make you feel happy or free? odor free? eternally dry?

Have you ever known anyone who bought a product which was later taken out of stores by the Federal Food and Drug Administration because the formula included a harmful ingredient?

If you dislike spending money on products which don't perform as you have been led to believe, what can you do to protect yourself? (List ideas on the board.)

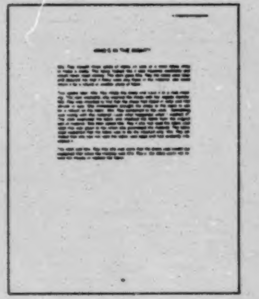
Look at each idea. What consequences could result to you and to other people if everyone carried out one or more of these ideas?

WHO'S IN THE RIGHT?

This learning was designed to introduce to the learner the need for moral responsibility on the part of all consumers. In this lesson, the learner is presented with a situation involving consumer responsibility and is asked to identify Mrs. Rey's responsibility in the decision not to read the fabric label. Her values and the facts involved are also considered. The learners are then asked to predict some immediate and future consequences of the decision.

Distribute to each learner a copy of **Who's in the right?,** page 93. After the situation is read and considered, ask the questions below to stimulate discussion concerning consumer responsibility and the immediate and future consequences related to the decisions we make.

TEACHER — LEARNER DIALOGUE

Suggested Teacher Response	Possible Learner Response
Read *Who's in the right?* *(page 93)*. 	
What are some of the values expressed by Mrs. Rey in this situation?	Convenience. Getting her money's worth. Saving time.
What facts or information do we have about Mrs. Rey's situation?	Mrs. Rey bought three yards of fabric on sale from a local fabric shop. The store policy allows returns or exchanges of fabric that contains flaws. Mrs. Rey was given a fabric care label when she purchased the material that explained that the fabric was dry cleanable only. Mrs. Rey did not read the care label.

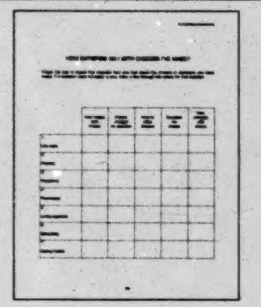
4) predicting consequences

Suggested Teacher Response	Possible Learner Response
What was Mrs. Rey's responsibility in this situation?	She should have paid more attention to what she was buying.
	Mrs. Rey should have read the fabric care label before she bought the material.
	She should have read the care label before she washed the dress.
Let's list on the board a few of the immediate consequences of Mrs. Rey's decision not to read the fabric care label.	She ruined her dress by washing it.
	Mrs. Rey wasted the money she spent on the fabric because she ruined the dress by washing it.
	She may think the store is unreasonable for not returning her money.
	Mrs. Rey wasted the time it took her to make the dress by not finding out how to care for it.
	Mrs. Rey purchased the fabric that she probably would not have purchased if she had known that it was dry clean only.
What might be some possible long-term consequences of this experience on Mrs. Rey and how could it affect future consumers?	In the future, Mrs. Rey may read the labels on the fabric and clothing that she and her family buys.
	Mrs. Rey may still continue to ignore fabric care labels.
	Mrs. Rey may stop buying fabric at that store believing that they cheated her.
	Mrs. Rey may inform her friends of her unfortunate experience and help them realize the importance of reading fabric care labels.
	She could organize a club meeting to instruct the members on the use of fabric care labels.

HOW SATISFIED AM I WITH CHOICES I'VE MADE

Learners evaluate past decisions and state a behavior which they predict will affect personal satisfaction. Their own values and predictions determine both the goals they set and their method for attaining their goal.

TEACHER — LEARNER DIALOGUE

Suggested Teacher Response	Possible Learner Response
The chart being handed out will give you the opportunity to see how satisfied you are with choices you have made in the past *(page 95)*. 	
You will have a while to think about and complete your chart.	*(Learners complete chart.)*
What do your responses on the chart tell you about your choices?	They tell me I should be more careful. I'm doing fine so far! Perhaps I will question my decisions later, but for now, they seem okay.
Look at your chart. In five years from now you could ask yourself the same questions about the choices you have made. What columns would you want to mark in five years?	Mostly the ones to the left and none in "very unhappy."
What can you plan to do right now to assure that in five years and throughout life these thing you want will be true of you?	Develop a plan based on my values that will guide the way I chose to behave. Really examine each opportunity, look at possible outcomes, and identify questions to be answered before making important decisions. I can't plan; it takes the joy out of life.

4) predicting consequences

Suggested Teacher Response	Possible Learner Response
You have mentioned several things you could do. On the back of your chart, write a statement describing your view. Begin your sentence with "I," include a phrase that identifies some of your values and your predicted satisfaction. You will not have to share your statement.	Is mine okay? I am going to consider my values, find facts, and predict outcomes of my decisions when there will be an effect on other people or on my health because to do so will support my strongest values and contribute to my personal satisfaction from my decisions.
Yes, you have a statement. Each of you will write different statements.	*(Learners develop statements.)*
When you have finished your statements, fold your paper and put it away. No one else needs to see your statement. If you would like to talk about your statement privately, I'll be glad to talk with you.	

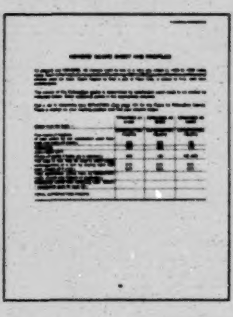
(Note to the teacher)
This lesson is most effective if the personal commitment is documented. If the atmosphere of the class seems "right," pass around a sheet of paper and request that learners sign it if they are ready to behave in the manner indicated in their statements. Some will not sign. Then pass a second sheet of paper for those who will sign to indicate that they are NOT ready to behave in the manner indicated in their statement. Some learners may not be able to commit themselves either way.

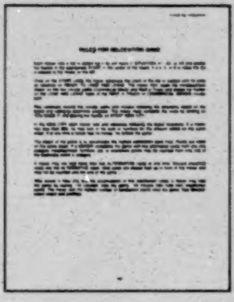
RELOCATION

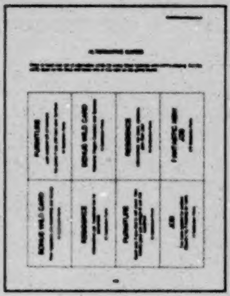
In this game learners are faced with decision-problems related to moving. The consequences of alternatives available to persons who are moving to a new city are simulated and scored as satisfaction points. The element of chance, as in many games, is greater than in life.

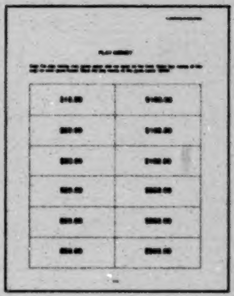
Groups of 3-6 learners may play on one game board at a time. Each group will need: **Relocation game board,** page 97; **Movers' score sheet and profile,** page 99; **Rules for relocation game,** page 101; **Alternative cards,** page 103; **Play money,** page 111; one of a pair of dice; and three buttons of different colors to use as markers.

To reproduce the scale model of **Relocation game board,** page 97, locate a machine that enlarges the model 4-6 times, or have your Art or Photography Department make a larger model for you.









At the end of the game, when all groups have completed totaling satisfaction points, guide the learners in comparing the predictions of the winners and the losers to the consequences experienced in the game. Then discuss the implications for someone who is actually planning to move.

TEACHER — LEARNER DIALOGUE

Suggested Teacher Response	Possible Learner Response
Winners, what was the first decision you made that seemed to influence your final score?	Whether to go commercial or to rent a truck.
What predictions did you make that influenced your choice?	There seemed to be more hazards involved in renting a truck, but that path didn't have as many high cost hazards as the commercial path.
What other predictions did you have to make as you played?	I predicted I'd never get to New City if I didn't get into a situation where I could load and leave.
In what ways could this part of the game be compared to something that might happen if you were planning to move?	You might just think about moving but never decide to get ready.

4) predicting consequences

Suggested Teacher Response	Possible Learner Response
After you arrived in New City, what did you need to know in order to decide which residence or neighborhood card to keep?	What alternatives would be available.
Why did you feel you needed to know?	You are only guessing when you have no facts on which to base predictions.
What happened in the game that might happen if you took a job in a new city?	You might rent an unfurnished place and then learn your furniture was lost.
Tell me what seems to be helpful when making predictions.	Past experience can be helpful, but you really have to find out as many facts as possible.
You mentioned "facts." It is a fact that some people rent a truck when they move. Would that fact have helped you in this game?	Not much.
Tell me more about what would be helpful when you are trying to predict consequences.	You have to know how often something happens, how to avoid things, where things are — really, everything you can find out; and even then you could make a prediction that would turn out to be wrong.

LEARNINGS FOR OBJECTIVE 5)

Analyzing Alternatives

Consumer Competency for Decision: The consumer will use at a level of mastery the decision process in relation to consumer behavior.

Objective: Having completed the planned learnings in **Decision,** the learner will demonstrate use of the decision process at a level of mastery by

5) analyzing alternatives in terms of the predicted consequences.

Suggested Learnings

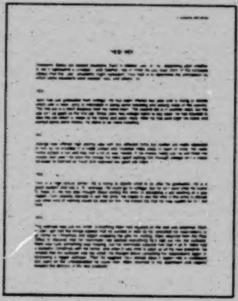
page
Yes! That's the solution 58
Where shall we live? 62
Your honour 65

YES! THAT'S THE SOLUTION

People often do one thing or another without consciously making a decision. In this lesson, the learners are provided with a means of identifying the concept (the example is "systematized decisions"), but are not told what the concept is until they have discovered it by mentally comparing and contrasting situations. The result is that the students learn to identify the overall picture involved in decisions, rather than to recite the steps of the process.

Evidence which contains the concept is labeled "positive exemplars" or simply "yes." Evidence which does not contain the concept is labeled "negative exemplars" or "no." Further information about the strategy is provided at the end of the lesson. Trying it out is probably the easiest means of understanding how it works.

TEACHER — LEARNER DIALOGUE

Suggested Teacher Response	Possible Learner Response
Task 1	
Each of the following situations which I have given you *(page 113)* **is labeled "yes" or "no" depending on whether it represents the concept or idea I have in mind. As we read the first situation, will one of you write on the board the ideas which you have about what the "yes" example means.**	
	
1. POSITIVE EXEMPLARS **All these examples have something in common.** **—What concepts are represented?** **—What ideas do you think I have in mind?** **—Is there anything else that comes to mind?**	*(Read the first "yes")* college jobs salary distance travel career

Suggested Teacher Response	Possible Learner Response
2. NEGATIVE EXEMPLARS **Now let's look at a situation which is labeled "no."** *(Note: After reading the second situation, a "no," the teacher may say –)* **This situation does NOT contain the concept. Is there an idea here which is in the "yes" one? If so we'll have to cross it off.** **— What is represented?** **— Will you draw a line through . . . because it is shown in the "no" group?**	*(Read the first "no")* distance job school money college
3. POSITIVE EXEMPLARS **Here is another "yes" situation, what is represented here that was in the first "yes" example? Yes, "decision" is related to the concept I have in mind.**	*(Read the third situation)* school college army decision
4. POSITIVE EXEMPLARS **Let's go on to another "yes" situation. This is another "yes" situation.** **— Is there something else shown here?** **— From looking at the three "yes" situations can you find things they have in common?**	*(Read the fourth situation)* suitcase packing mail choices family
5. NEGATIVE EXEMPLARS **Let's go on to another "no" situation.** **— This is a "no" situation.** **— Is there something we should eliminate from our list?**	*(Read the fifth situation)* teacher job time period
(Note: Continue with as many exemplars as are needed for the learners to come up with the concept.)	
What concept do I have in mind? Do you think this is my concept? How can we state that another way? You were thinking about . . . Consider all "yes" ideas. You have an idea? Tell me what it is. Yes! That's the concept I have in mind.	It seems to be related to what's happening rather than to things. Each "yes" has some problem, some possible solutions and results, something actually done and some satisfaction from a good decision.

5) analyzing alternatives

Suggested Teacher Response	Possible Learner Response

Task II

You said ***(repeat learner's concept)*****. Good!**

Each "yes" included the parts of the decision process.

How did you come up with this concept?
- **How did you arrive at this concept?**
- **What did you consider as you were thinking?**
- **When you first mentioned . . . what did you have in mind?**
- **When we crossed out . . . what did you think?**
- **What kinds of things were giving you clues?**

Other questions which might be used:

- **What did you have in mind when you said . . .** ***(first idea)*****?**
- **Were you just guessing?**
- **Then . . . said . . . ! What made you think that?**
- **What were you thinking of when you said it?**
- **What did you have in mind that time?**
- **What made you think we needed to cross off . . . ?**
- **Why did you eliminate this one?**
- **I asked you to look at . . .**
- **When you added these things what were you thinking?**
- **What were you thinking when you persisted in keeping these things?**
- **When you got lost, did you give up on trying another approach?**
- **Were you angry or frustrated when none of the ideas fit all the exemplars?**
- **Were you thinking of broader or narrower concepts here than these?**
- **When someone mentioned it was . . . , what did the rest of you think?**

(Note to the teacher)
The following explanation may help you to select other concepts which can be taught while using this technique which improves learner thinking habits.

Mental sorting of relevant and irrelevant data is basic to concept formation. By structuring exemplars of a concept's attributes and non-attributes the teacher provides the medium for thought related to the concept being taught.

The teacher provides simple and concise rules for the learners and makes visible ideas as they are expressed by noting possible related ideas and eliminating unrelated ideas. Encouragement evokes variety as the learners work toward discovering the concept the teacher has in mind.

The teacher prepares by identifying positive attributes. The situations (paragraphs, pictures, objects, etc.) are structured to show the positive and eliminate the negative.

Care must be taken to allow the learners to pursue their quest from the data provided without teacher-imposed facts.

This strategy differs from "mind reading" because the learners have concrete clues, and from "hide the thimble" because the teacher must be alert to expressions of the concept in words from the learner's vocabulary. Task II helps the learners discover the various ways in which their minds reached the concept and reinforces their questioning abilities.

The book ***Models of Teaching*** *(B. Joyce & M. Weil, Prentice-Hall, 1972, pp. 109-122) further describes this strategy which reflects the teaching philosophy of Jerome Bruner.*

WHERE SHALL WE LIVE?

Learners work in groups and identify group values, set priorities and choose alternatives in the light of available evidence. New evidence forces a re-ordering of priorities in the selection of an alternative.

The structure of the learning is dependent upon learner input. It allows the participants to pretend and change their roles as they follow the directions of the teacher; thus they are not put into threatening situations.

A housing problem is used in this learning; however, many other topics could be substituted including transportation, vacations, insurance, recreation, or careers.

Prepare the DWELLING CARDS before class. You will need about five for a class of twenty-five. Each of the cards represents a different choice of living space. Place on each card a picture of a dwelling, a description of the neighborhood, a classified ad for the residence, and any extra details you wish. Be sure to include a variety of housing choices, such as an apartment, a house to buy, a trailer, a tent, and a condominium.

A monthly rent of $50 to $200 with the average being $100 is used in scoring this game. Different rent rates may be used if the scoring is changed accordingly.

Learners should sit in groups of five or less. Each person will need paper and a pencil.

TEACHER — LEARNER DIALOGUE

Suggested Teacher Response	Possible Learner Response
Everybody lives someplace, but not everyone considers the same things when looking for a place to live.	
On the bottom line of your paper write a VALUE that would influence your considerations when looking for a place to live.	Space — my own bedroom.
Fold under your paper just above your response so that no one else can see what you wrote.	
Pass your papers one person to the right.	
On the bottom line of the paper you have now write a FACT that you would consider when looking for a place to live.	I have no furniture.
(Note: Alternate instructions until six or eight responses have been made.)	

Suggested Teacher Response	Possible Learner Response
1. State a VALUE Fold your response under. Pass the paper to the right. 2. State a FACT Fold your response under. Pass the paper to the right.	
You are a family of five or fewer people. Elect a "Head of Household" and a "Spouse." Unfold the papers and summarize your lists. The "Spouse" is responsible for this summary. Add any additional facts or values which you believe your family will have to consider before selecting a living space.	
When you have finished *(in about fifteen minutes)* send the "Head of Household" to choose two possible dwellings for your family.	
The "Head of Household" will have about five minutes to select two alternatives. He will not know your monthly allowance for rent until after he's returned.	*(The "Head of Household" studies dwelling cards and reports findings to the family.)*
While the "Head of Household" is out the "Spouse" is in charge of the family. The "Spouse" has five minutes to develop with the family a set of predicted consequences of living in different types of housing.	
Consider only what you now know about the family. You will want to write down more than five consequences. Be sure to support each with facts about and values of your family.	
	(All "Heads of Households" return to the family.)
"Spouses," read your predicted consequences one at a time.	*(The "Spouses" report their findings.)*
(Note: Score a point for each consequence which is supported with evidence about the family.)	
I have assigned to each family points for each consequence which you predicted and which you supported with evidence about your family. The monthly allotment for each family has been calculated at the rate of $20 per validated consequence.	

Suggested Teacher Response	Possible Learner Response
(Note: If Family XYZ stated five well supported predictions, then their monthly housing allotment becomes $100.)	
Families, add this new evidence which may influence your decision and plan the justification for your chosen alternative. You will have only about five minutes.	*(Each family as a group assesses its alternatives and prepares a realistic justification for its decision to live in one dwelling or another.)*
You have two minutes to polish up your remarks. You will be judged this time by a special panel.	
The "Spouse" in each family has just been taken to the hospital, so you all will have to get along without the "Spouse" this time.	
"Spouses," will you meet with me?	*(All "Spouses" and the teacher meet as a group to determine the final scoring. Select one "Spouse" to be the spokesman who will announce the final results of the day. With this announcement will be the surprise that the family with the highest score may select their "ideal house.")*
"Heads of Households," we are now ready to hear your alternatives and your justification for it. Who will speak first?	*("Heads of Households" report and the "Judges," formerly the "Spouses," score each presentation. A scale of 1-10 would work fine, but the "Judges" may wish to use their own formula.)*

(Note to the teacher)
The class session concludes with a bit of levity. The "Spokesman" for the "Judges" becomes an announcer (like in a quiz show on TV) and reports the winner. The winner selects the "ideal house" for the winning family from the Dwelling Cards.

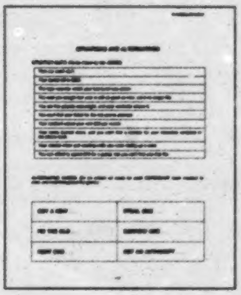
As successive winners are announced, each family chooses from the remaining Dwelling Cards until the last runner up is awarded the Dwelling Card depicting the tent, or whatever is left.

YOUR HONOUR

In this learning students must draw upon their knowledge of statements of fact and statements of value in order to play a classroom game which builds skill in defining problems, defending realistic alternatives, predicting consequences of their decisions and supporting with evidence their predictions.

Before implementing this lesson assemble equipment and supplies:

1. SITUATION SLIPS — Slips of paper on which are written situations which imply problems, page 117. These are placed in a basket.
2. ALTERNATIVE CARDS — Five alternative cards, page 117, per team on which are written five different alternatives which might be appropriate in a variety of situations. (Make as many sets as are necessary for your group.)



3. A judge's gavel (optional).
4. Copies of "Instructions to the jury," page 66.

Procedure:

Select a learner to play the JUDGE.

Select three learners to be JURISTS.

Divide the remainder of the class into teams of up to five to play DEFENDANTS.

The teacher plays the BAILIFF.

Directions for playing the game:

Each of the five members of each team (DEFENDANTS) draws an ALTERNATIVE CARD to hold throughout the game.

Each team chooses a "Lawyer" to be spokesman for the team.

The JURY retires to the Jury Room.

The JUDGE draws a SITUATION SLIP, pounds his gavel and reads the situation.

The groups of DEFENDANTS confer and decide upon

1. the substance of the basic problem.
2. an alternative from their team's ALTERNATIVE CARDS to defend.
3. a defense for their choice based upon a realistic assessment of the problem and the predicted consequences of the choice.

Within four minutes or as soon as a lawyer for any group has his "argument" ready, he stands and waits to be recognized by the JUDGE. (In case of a tie the JUDGE decides whom he will call upon first.)

The JUDGE instructs BAILIFF to bring in the JURY.

The JUDGE recognizes the "Lawyer" by saying his name.

The "Lawyer" says, "Ready, YOUR HONOUR."

(The JUDGE deducts ten points for any team which does not report within four minutes.)

The BAILIFF brings the JURY in to hear the first case.

The "Lawyers" take their turns in order as recognized by the JUDGE and deliver their defenses to the court.

If a lawyer from more than one team presents a defense, then the first may also summarize his remarks after the other lawyers are finished.

If a team wishes to "pass" on a situation without penalty their lawyer must stand before the four minutes are up, be recognized by the JUDGE and say, "No defense YOUR HONOUR."

When all defenses have been presented, the JUDGE reads and gives a copy of the following instructions to the JURY.

> *Instructions to the JURY:*
>
> Disregard anything you may have overheard about this situation and any personal involvement you may have with this case. Consider only information presented by the lawyers for each defense.
>
> If you feel that the problem has been clearly identified and defined, that the alternative chosen was chosen based upon realistic evidence or made to be realistic, consistent with stated values, and that the consequences of the alternative chosen have been explored, and clarified; then in your verdict you will award 10 points to a lawyer's team.
>
> If, however, in your mind the problem has not been defined, or solutions presented have not been realistic, or if the consequences of the alternative chosen have not been made clear, you must choose not to accept the lawyer's plea and assess damages for the loss to the team of ten points.
>
> If you cannot agree then no points will be awarded to a team. You may in this court find in favor of all or none of the teams.
>
> Choose a "Foreman" to speak for you. Limit your deliberation to four minutes.

In four minutes the BAILIFF brings in the JURY.

The JUDGE calls for the verdict from the "Foreman."

The "Foreman" hands a copy of the verdict to the JUDGE and says, "YOUR HONOUR, in the case of (Situation ________ versus Lawyer's Name) we find in favor of ________ and award ______ points to ________."

The JUDGE scores the points for the Defense or against the Defense.

The game continues to round two.

Order of play:

The JURY retires to the Jury Room.
The JUDGE brings down the gavel, draws and reads a situation.
DEFENDANTS prepare their cases.
JURY returns.
"Lawyers" stand to be recognized.
JUDGE requests the arguments.
"Lawyers" argue their cases one at a time.
The JUDGE instructs the JURY.
The BAILIFF takes the JURY to the Jury Room to deliberate.
The JUDGE draws and reads second, etc., situation.
The BAILIFF brings in the JURY with the verdict from the previous case.
The DEFENDANTS prepare their cases.
(Notice that on round two the DEFENDANTS may prepare the next case while the JURY deliberates the last case.)

(Note: As the game proceeds the instructions to the JURY may be made more complex to insure a challenge to all teams. Various other modifications are possible depending upon your group.)

The rounds continue until the BAILIFF announces that the court is either recessed until tomorrow or is dismissed.

LEARNINGS FOR OBJECTIVE 6)

Ordering Alternatives

Consumer Competency for Decision: The consumer will use at a level of mastery the decision process in relation to consumer behavior.

Objective: Having completed the planned learnings in **Decision,** the learner will demonstrate use of the decision process at a level of mastery by

6) ordering alternatives on the basis of value priorities and the acceptability of consequences.

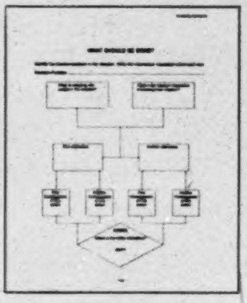
Suggested Learnings

page
What should be done? 69
For the good of the majority 71

WHAT SHOULD BE DONE?

This lesson leads learners through tasks of the decision process and encourages recognition of a variety of possible solutions to a decision-problem.

Divide the learners into groups and provide each group with a situation which involves a current consumer decision-problem and give each group a copy of the form, **What should be done?,** page 119.



Each group elects a secretary and the secretary completes the form, **What should be done?** by writing the group's ideas within the appropriate spaces on the form.

The following situations could be used.

Situation #1: JANE FROST

Jane, who is 18 years old, is graduating from high school in a few months. Jane has found a summer job which will pay $65 a week. She has been promised full-time summer employment with the possibility of continuing part-time next fall.

Jane needs to save $150 for tuition to enter a business college in the fall. She also has the responsibility of buying her own school clothes and paying her personal expenses. One of Jane's biggest dreams has been to buy a car. She is considering paying $800 for a five-year-old car. Her payments would be $50 a month for twenty months. If she buys the car, she will have to take out a rider on her father's auto insurance, at a cost of $60 semi-annually.

Jane's father will not lend her any money to buy the car because he feels she can use one of the two family cars for school and use the bus for work. What should Jane do?

Situation #2: FUTURE TEACHERS CLUB

The Future Teachers Club of Fairview High School earned $300 from an ecology drive. This ecology drive included a paper drive, collecting bottles, and cleaning streets. All the club members were involved in the drive, and they now must decide how the club should use the $300.

Some members want to spend the money for a field trip to a nearby city, using the money for food, motels, and entertainment. Other members favor giving the $300 to a community day-care center which needs contributions in order to continue to offer its services.

6) ordering alternatives

When all groups have completed the form, each group presents the decision they would recommend to the person, or people, in the given situation. The presentation might be in the form of a radio program, a skit, a series of pictures or whatever the learners choose. The presentation should include answers to the following questions.

1. What decision-problem was identified?
2. What alternatives did you consider?
3. What were the possible consequences of each alternative?
4. What evidence do you have that the alternatives are possible?
5. What values and predicted consequences most influenced the alternatives you considered?
6. What is the relationship between the alternatives and the decision-problem?
7. What effects might the decision have on other consumers?
8. Why would you be willing to assume responsibility for the effects upon yourself and others?
9. Would it be acceptable for the groups to re-evaluate their decision and make a new decision? Why?

FOR THE GOOD OF THE MAJORITY

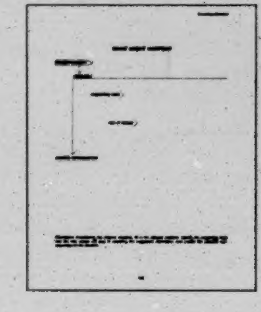
The following may be used as characterizations for role play. Assign learners (or enlist volunteers) to play the roles. (Another situation which could be used is **The Johansons,** page 121.)

> A citizens' group has convened to discuss a proposed three-mill levy to support mass transit in the community.
>
> City Council member, Leah Martin, begins, "Which districts will gain most from the levy? We must be sure all our people will benefit."
>
> Homemaker, Lynn Woods, adds, "Unless the system is drastically changed, it just means my neighborhood will be paying for another service it can't use."
>
> Business President, Jens Jensen, speaks, "Soon there may be no downtown stores left because traffic problems have caused shoppers to patronize suburban stores."
>
> Ecologist, Tori Mills, adds, "People in areas in the country where mass transit systems operate efficiently consume less gasoline. Then there is the pollution issue to consider."
>
> Other members of the cast represent senior citizens who do not have private transportation, transit officials, and various working and unemployed persons.

Each learner may contribute, or you may wish to limit the cast to six or seven. When a variety of issues have been mentioned, begin questioning the class.

TEACHER — LEARNER DIALOGUE

Suggested Teacher Response	Possible Learner Response
What is the decision-problem?	
What courses of action, what alternatives, are open to the citizens?	They can organize to defeat the levy. Seek additional information. Boycott the transit system. Form car pools. Petition for restrictions on the use of private automobiles.
There are still more alternatives. Name some others.	*(Learners continue mentioning alternatives.)*
How might we determine the possible consequences of the alternatives?	Some are pretty obvious. There must be something written about similar situations.

Suggested Teacher Response	Possible Learner Response
Divide into groups, and I'll assign one alternative to each group. If you don't like the one you get, you may choose a different one.	
What kind of information do we need? Where, how, can we get it?	*(Learners prepare a plan for gathering needed information.)*
What role do values play in making decisions? How can you relate the facts and the values to the possible consequences?	
What consequences do you predict for the alternative(s)? What facts, information, supporting evidence do you have to have to support your predictions?	We have to know something about these people, like are they real?
These people might live in any metropolitan area. You may consider both the values expressed in the skit and your own as you work with the alternative.	
With your group complete the *What might happen?* diagram *(page 123)* as you work through the problem.	*(Learners complete the diagram.)*
	
You all seem to have completed predicting possible consequences. May we hear how each group handled its alternative.	*(The groups share their predictions of consequences for each alternative identified earlier.)*
Considering the supporting evidence we have, and what we know about the citizens' values, how could we order or rank the possible alternatives?	I'd put . . . first because . . .

Administering the Decision Process Post-Assessment

Having completed the planned learning experiences to develop the *Consumer Competency* for **Decision,** the teacher may wish to administer a post-assessment which is identical to the pre-assessment used.

A comparison of the pre- and post-assessment results indicates the extent to which learners have developed mastery of the decision process. This post-assessment provides evidence regarding each learner's ability to perform the objectives of the decision process. Such evidence is useful in planning lessons to meet the educational needs of the learners. The post-assessment results may be used to identify objectives for which the learners need further learning experiences. The results provide clues for selecting or designing learnings for continued and expanded experience with the decision process.

ANSWER KEY FOR THE DECISION PROCESS ASSESSMENT ITEMS

The desired responses for the **Decision process assessment items,** page 3, are indicated below. For free response questions a *sample* response is provided. Learners may present a variety of different responses which also would be accurate.

1. B
2. A
3. C
4. A
5. Straight forward, honest
6. Appearance of material things
7. Friendship
8. Getting all you can
9. Understanding
10. Should we drink water from the tap or buy bottled water to drink? What should we do in order to stop the dumping by the company? How should we treat the water so that it is safe to drink?
11. We could:
    (a) Do nothing and wait for public officials to take action.
    (b) Move to another city or location.
    (c) Boycott the manufacturing plant.
12. (a) We may become ill from poisonous material or may have to drink bottled water indefinitely.
    (b) We would have to uproot self/family. We may need to commute to work. We may like the new location better.
    (c) We may have no effect on condition of water. We could cause the company or city officials to act more quickly.
13. They could spend money to fix their car.
14. They could use their car until it quits running; then get a different one.
15. They could use public transportation.
16. They would buy many repairs and the car might not work anyway.
17. They would save on repair bills for now but have an unreliable means of transportation.
18. They would be assured of getting to work if public transportation ran on schedule. They may not be able to go where public transportation did not reach.
19. B
20. Comfort
21. A
22. Fresh air
23. C
24. Use of time and energy
25. A
26. Warmth
27. C
28. Work
29. Less money than aide job. More time for studying. More time with friends.
30. More money than new job. Not as much time as desired for studying and friends.
31. More money than either job alone. Little time for friends and studying.
32. Education, self-support, work, friends.
33. A. Take the new job.
34. Taking the new job would allow Cathy to stay in school and spend more time studying and with friends which she wants. She would be earning almost as much as she would on the aide job.
35. Z
36. X
37. X

38-40. *(The student could select any of the stores as long as his selection is supported by its relationship to his personal values, consequences he predicts, and evidence he can supply.)*

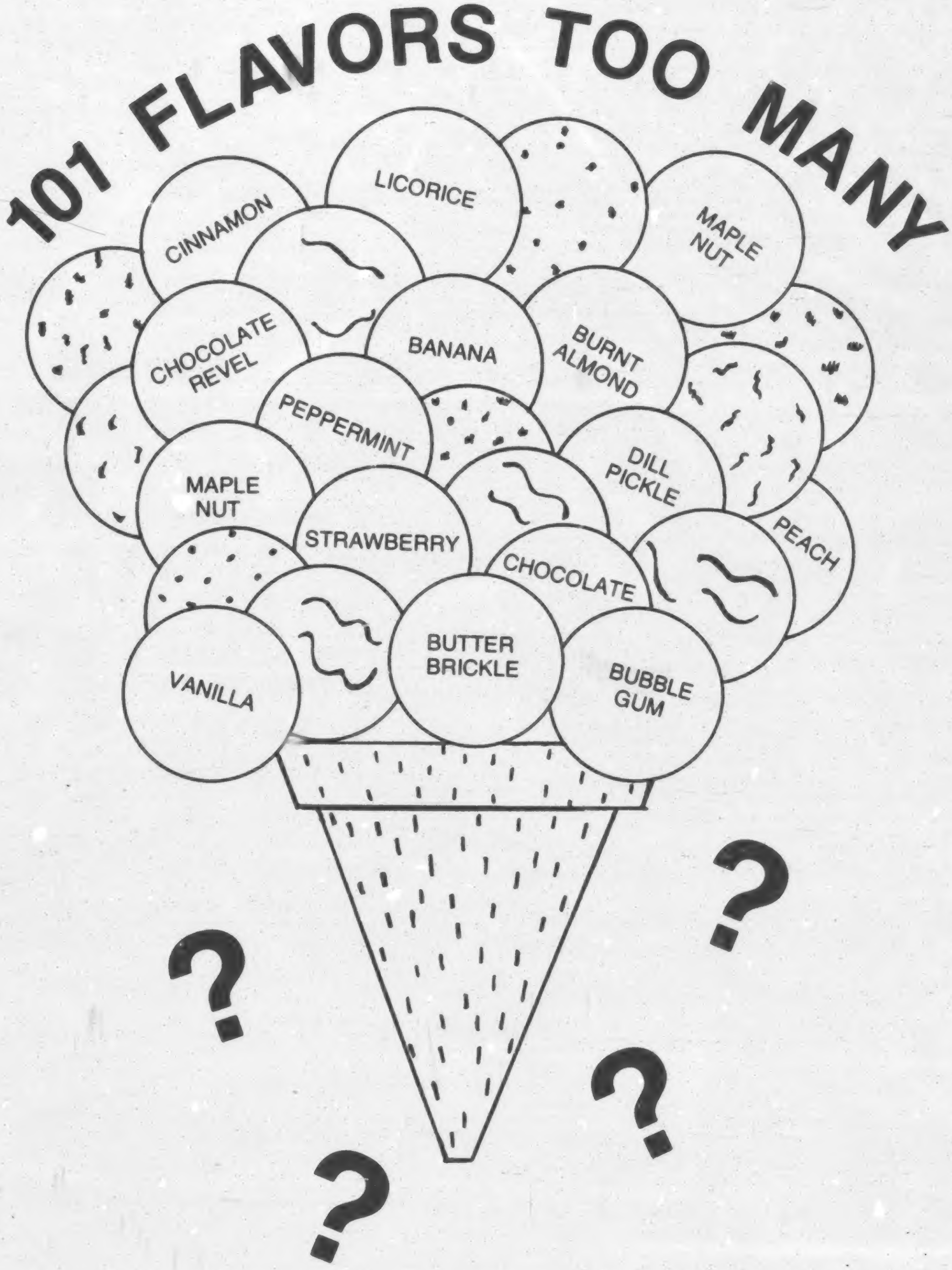
41. D
42. C
43. If Joyce pretends nothing is happening, she is neither honest nor facing and solving problems. These are the two values which are most important to Joyce. Pretending nothing is happening is not likely to solve Joyce's problem.
44. If Joyce tells the manager what is happening, she will be facing the problem and trying a method which couldbring about an improvement in the service she gets.

MATRIX OF THE DECISION PROCESS ASSESSMENT ITEMS

You may choose to administer all or some of the assessment items depending on the age, interests, and abilities of your learners and your teaching situation. This matrix identifies which objective each item measures. There are several items which measure each of the objectives in the **decision process.** When constructing your test, include items to measure each of the objectives. After the learners have taken the test, knowing which items measure each objective will enable you to interpret each learner's mastery of the process.

Objectives	Number of the item
1) recognizing a decision problem	1, 2, 3, 4, 10
2) considering alternatives	11, 13, 14, 15
3) clarifying alternatives	5, 6, 7, 8, 9, 20, 22, 24, 26, 28, 32, 35, 36, 37
4) predicting consequences	12, 16, 17, 18, 19, 21, 23, 25, 27, 29, 30, 31, 40
5) analyzing alternatives	34, 39, 43, 44
6) ordering alternatives	33, 38, 41, 42

SUPPORT SYSTEM FOR THE DECISION PROCESS


101 FLAVORS TOO MANY
CINNAMON
LICORICE
MAPLE NUT
CHOCOLATE REVEL
BANANA
BURNT ALMOND
PEPPERMINT
DILL PICKLE
MAPLE NUT
STRAWBERRY
PEACH
CHOCOLATE
VANILLA
BUTTER BRICKLE
BUBBLE GUM
?
?
?
?

HEADLINES

FAULTY EQUIPMENT SUIT
COURT AWARDS DAMAGES

FOOD PRICES SKYROCKET

LOST CREDIT CARDS

AUTO MODELS RECALLED

GOING OUT OF BUSINESS SALE

GUARANTEED UP TO 40,000 MILES

BAN ON DISPOSABLE BOTTLES

SLEEPING PILL SUICIDE

CONDOMINIUM DEATHS
TRACED TO GARAGE VENTS

HOMEMAKERS PLAN SHOPPING GUIDE

FREE SILVER WITH $100 DEPOSIT

PENNY FUZE CAUSES FIRE

TIRE STANDARDS

HEALTH HAZARD WARNING

KEEP OFF THE GRASS

CITY TRANSIT OFFERS SCENIC TOURS

PRANKSTERS CONTAMINATE WATER
SYSTEM

B-J COLA FOLDS

HIGH PROTEIN SOURCE DISCOVERED

POLLUTION CONTROL
STANDARDS TIGHTEN

MARIJUANA LEGALIZED

REPORT PRICE INCREASE VIOLATIONS TO IRS

BOTULISM — PURPLE BRAND MUSHROOMS

EDUCATION FUNDS RELEASED

LEGISLATURE VETOES CONSUMER BILL

SALES SCHEME UNLAWFUL

THERE'S MORE THAN ONE WAY

A Decision I Would Like To Make: ______________________________

____

ALTERNATIVE #1	*ALTERNATIVE #2*	*ALTERNATIVE #3*
HYPOTHESIZING ABOUT CONSEQUENCES	*HYPOTHESIZING ABOUT CONSEQUENCES*	*HYPOTHESIZING ABOUT CONSEQUENCES*

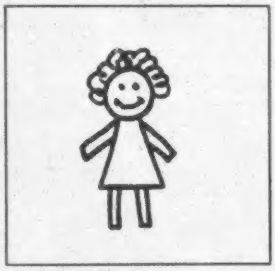
a)

b)

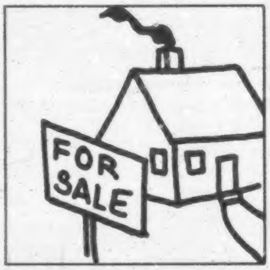
c)

d)

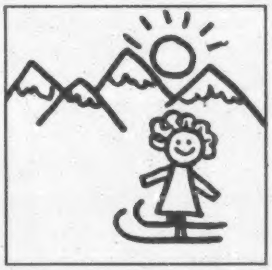
SKETCHES FOR SLIDES



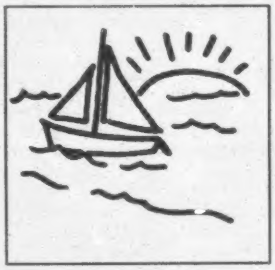
1. Mrs. Crane



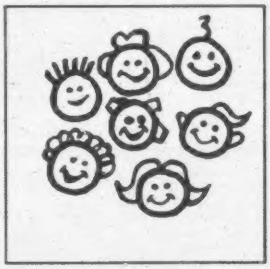
2. Mrs. Crane's house



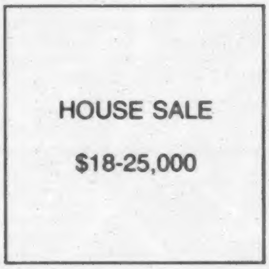
3. Denver, Colorado



4. California



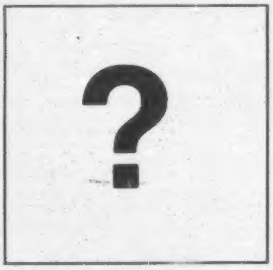
5. Friends



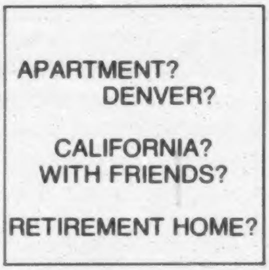
HOUSE SALE

$18-25,000

6. House sale income



7. The problem

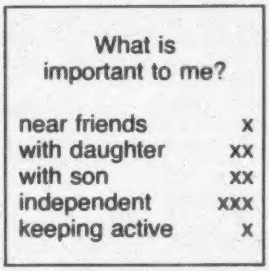


APARTMENT?
DENVER?

CALIFORNIA?
WITH FRIENDS?

RETIREMENT HOME?

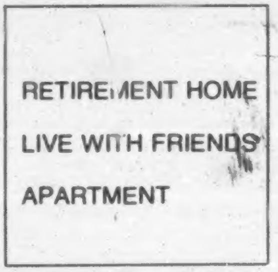
8. Choices



What is
important to me?

near friends	x
with daughter	xx
with son	xx
independent	xxx
keeping active	x

9. Values

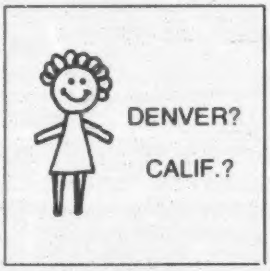


RETIREMENT HOME

LIVE WITH FRIENDS

APARTMENT

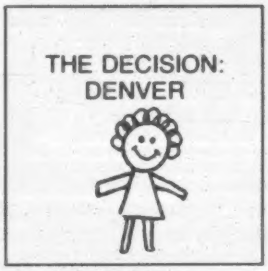
10. Eliminating choices



DENVER?

CALIF.?

11. Final choice



THE DECISION:
DENVER

12. The decision

INTERVIEW

Interviewer: I'm talking today with a Remusnoc. That is a person from a country where there are no consumers such as we are. *Remusnoc* is *consumer* spelled backward.

I understand that you don't have a right to consume.

Remusnoc: That is true. If everyone could take everythng they thought they might like, other people would have to do without things they really need.

Interviewer: You mean you can't go into a store and get something for yourself?

Remusnoc: We don't have what you call stores. Only very skilled people buy. They buy for everyone.

Interviewer: We have advertisements that tell us about new products. Do you have anything that might be similar?

Remusnoc: When we are given a product that is new to us, we go to a special class so we can learn all about it and how to use it. We have no need to see advertisements about things we won't ever have.

Interviewer: Who is responsible for product safety?

Remusnoc: The manufacturers. If someone is injured using a product, that person is considered stupid. The family tries to hide the accident.

Interviewer: But what if it wasn't really the person's fault?
What if something was wrong with the product, would you still hide the injury?

Remusnoc: That just wouldn't happen. Experts have tried out the products. The manufacturer would already be out of business if something had happened.

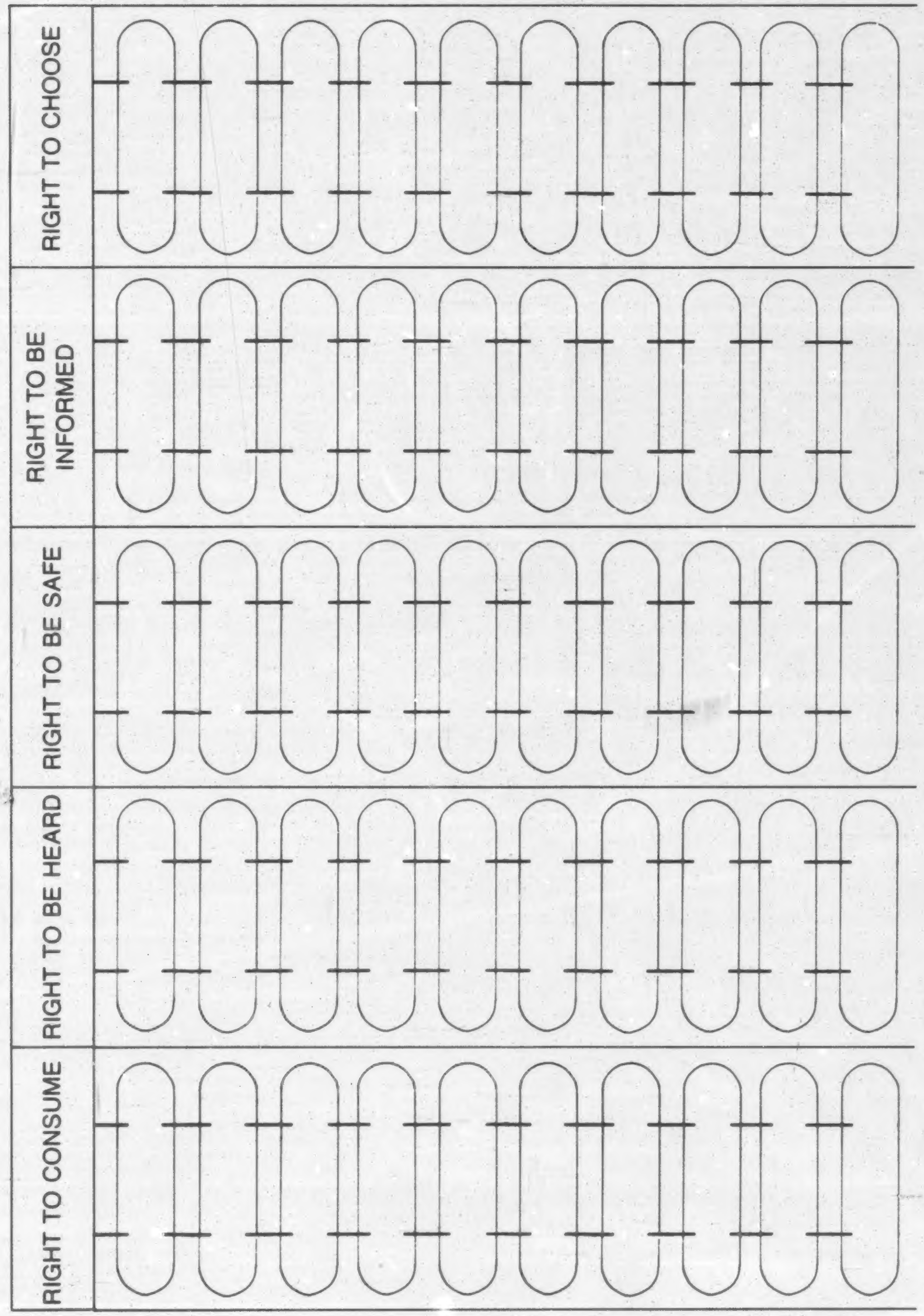
Interviewer: Then you have no "say" in what products and services you will use.

Remusnoc: That is right. Why if we chose for ourselves we might make a mistake, and there would be no way to correct it. Who would listen to a Remusnoc?

It would just cause confusion if everyone tried to figure out their own needs and wants and make purchases.

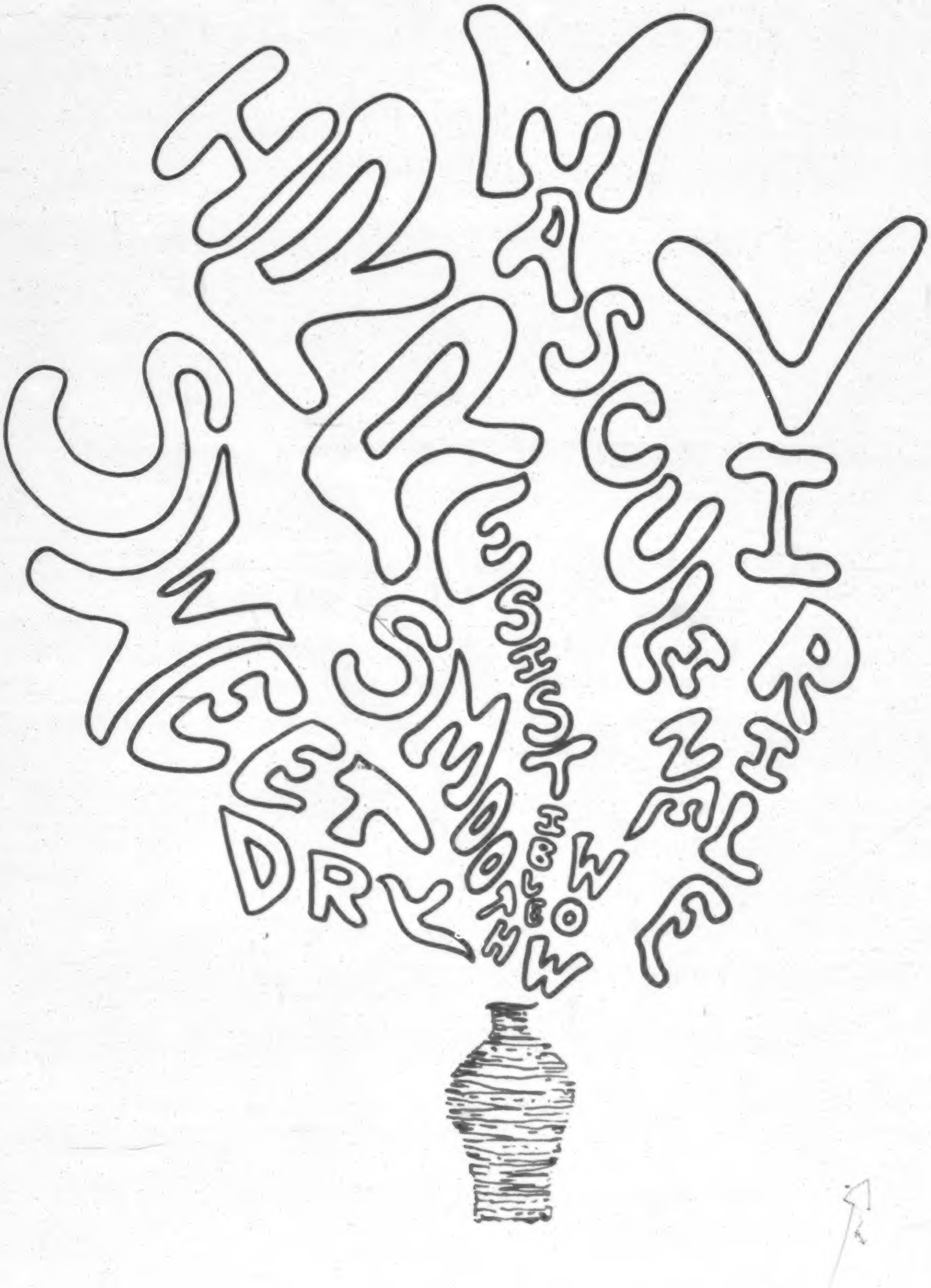
Interviewer: Thank you for talking with me. You seem to be very satisfied with your way of life.

SIGNBOARD


RIGHT TO CHOOSE
RIGHT TO BE INFORMED
RIGHT TO BE SAFE
RIGHT TO BE HEARD
RIGHT TO CONSUME

Write on the signboard responsibilities which go with each right.

GENIE BOTTLE FOR SALE


DRY
SWEET
SMOOTH
MASCULINE
VIRILE

WHO'S IN THE RIGHT?

Mrs. Rey bought three yards of fabric on sale at a local fabric shop to make a dress. The fabric looked like it was machine washable and would never need ironing. The clerk gave Mrs. Rey the fabric care label and assured her that if there were any flaws in the material, she could return it for a refund or another piece of fabric.

Two weeks later, Mrs. Rey made the dress and wore it to a club meeting. The next weekend, she washed the dress with her regular laundry. Mrs. Rey was shocked to find that the dress had faded in color and had shrunk in size. She immediately brought the dress to the store to ask for a refund on the fabric. Mrs. Rey exclaimed to the clerk, "Something was wrong with this material. Look what happened when I washed it!" The clerk examined the fabric and checked the fabric from the original bolt of material. She then asked Mrs. Rey if she had read the fabric care label that was given to her when she purchased the material. The fabric label explained that the fabric was to be dry cleaned only. Mrs. Rey admitted that she had not read the fabric care label and had evidently misplaced it.

The clerk told Mrs. Rey that she was sorry that the dress was ruined but explained that since the mistake was Mrs. Rey's, the store could not refund her money or replace the fabric.

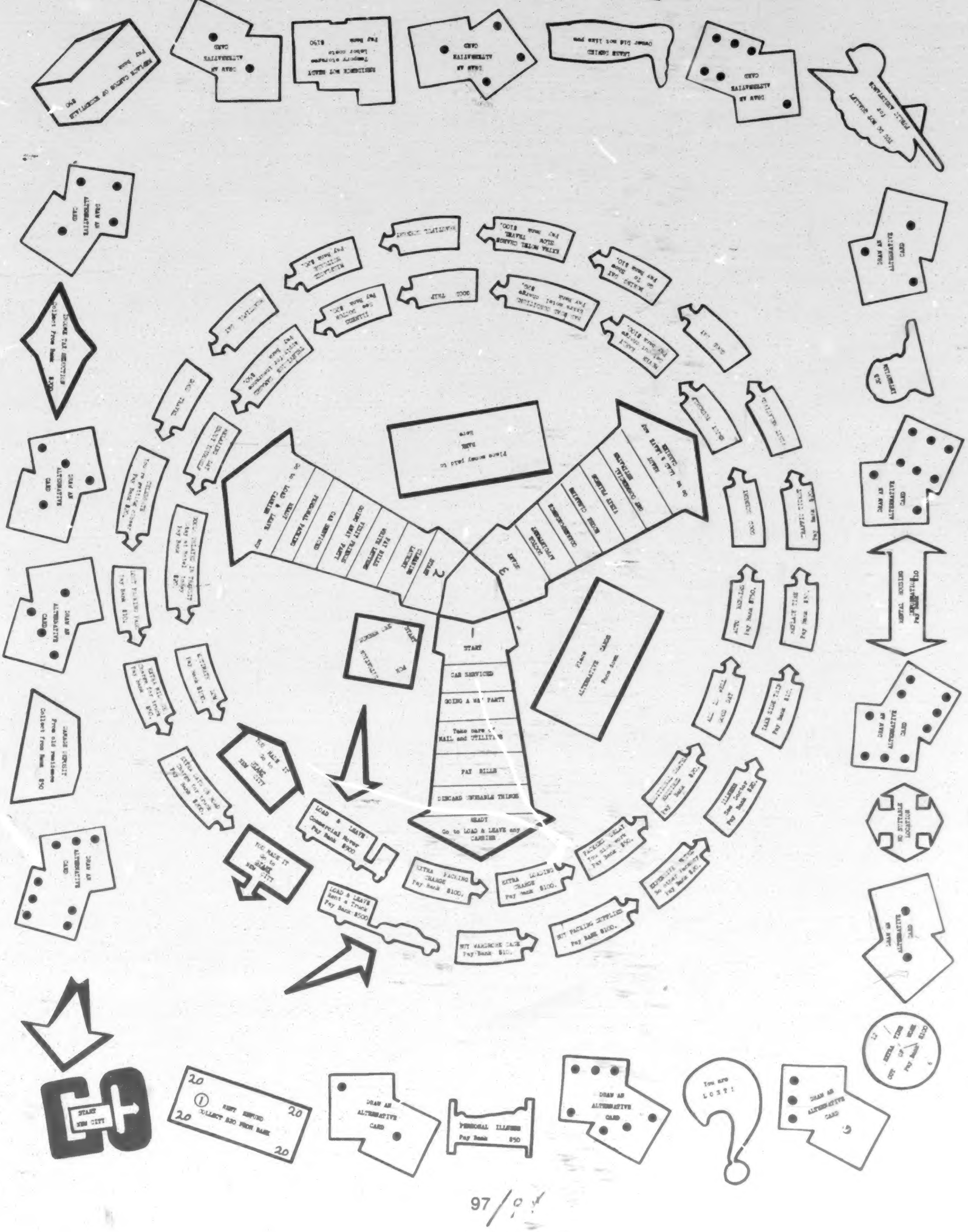
HOW SATISFIED AM I WITH CHOICES I'VE MADE?

Check the box or boxes that describe how you feel about the choices or decisions you have made. If a decision does not apply to you, draw a line through the boxes for that decision.

	Very happy with choice	Choice created no problem	Had no other choices	Question my choice	Very unhappy with choice
1. Life style					
2. Friends					
3. Vacations					
4. Purchases					
5. Living quarters					
6. Schooling					
7. Eating habits					

4) relocation game board

BEST COPY AVAILABLE


START NEW CITY
GO
RENT REFUND COLLECT $20 FROM BANK
20
DRAW AN ALTERNATIVE CARD
PERSONAL ILLNESS Pay Bank $50
You are LOST!
EXTRA TIME OF MOVE Pay Bank $100
NO SUITABLE LOCATION
RENTAL HOUSING INFORMATION Pay Bank $10
JOB INTERVIEW
YOU DO NOT QUALIFY for PUBLIC ASSISTANCE
LEASE DENIED Owner Did not like you
RESIDENCE NOT READY Tempory storage labor costs Pay Bank $150
REPLACE CARTON OF ESSENTIALS Pay Bank $50
INCOME TAX DEDUCTION Collect From Bank $200
GARAGE DEPOSIT From old residence Collect from Bank $50
START
CAR SERVICED
GOING A WAY PARTY
Take care of MAIL and UTILITIES
PAY BILLS
DISCARD UNUSABLE THINGS
READY Go to LOAD & LEAVE any CARRIER
2 START
CLEANING LAUNDRY
PAY BILLS WRITE LETTERS
VISIT FRIENDS GOING AWAY PARTY
CAR SERVICED
PERSONAL PACKING
READY Go to LOAD & LEAVE any CARRIER
3 START
DOCTOR APPOINTMENT
CHANGE OF ADDRESS
HOUSE CLEANING
VISIT FRIENDS
GET COMMERCIAL ESTIMATES
READY Go to LOAD & LEAVE any CARRIER
Place money paid to BANK Here
Place ALTERNATIVE CARDS Face down
SUMMER CAR START FOR VACATION
LOAD & LEAVE Commercial Mover Pay Bank $900
LOAD & LEAVE Rent a Truck Pay Bank $500
YOU MADE IT Go to START NEW CITY
EXTRA PACKING CHARGE Pay Bank $100.
EXTRA LOADING CHARGE Pay Bank $100.
PACKING DELAY You did work Pay Bank $50.
EXPENSIVE MOTEL No other vacancy Pay Bank $20.
BUY PACKING SUPPLIES Pay BANK $100.
BUY WARDROBE CASE Pay Bank $10.
ILLNESS See Doctor Pay Bank $20.
TAKE SIDE TRIP Pay Bank $10.
ALL IS WELL GOOD DAY
AUTO REPAIRS Pay Bank $750.
REPLACE TIRE Pay Bank $50.
GOOD SCENERY
TRAFFIC TICKET Pay Bank $20.
ESTIMATE LOW Pay Bank $100.
EXTRA MILEAGE Charge for truck Pay Bank $50.
EXTRA DAYS ON ROAD Charge for truck Pay Bank $200.
LOST PACKING LIST Pay Bank $10.
DOUBLE DELAYS IN TRANSIT Stay at motel today Pay Bank $20.
CELEBRATE You're getting closer Pay Bank $20.
RELAXING DAY ENJOY YOURSELF
GOOD TRAVEL
TELEVISION DAMAGED Apply for insurance Pay Bank $50.
BEAUTIFUL DAY
ILLNESS See DOCTOR Pay Bank $20.
GOOD TRIP
BAD ROAD CONDITIONS Extra motel charge Pay Bank $20.
MOVING EARLY Layover charge Pay Bank $100.
GOOD DAY
ENJOY YOURSELF
VISIT RELATIVES
MISPLACED SUITCASE Pay Bank $20.
BEAUTIFUL SCENERY
EXTRA MOTEL CHARGE SLOW TRAVEL Pay Bank $100.
BORING DAY Go To Show Pay Bank $10.

MOVERS' SCORE SHEET AND PROFILES

All players are MOVERS. All movers want to live in a new city which is 1400 to 1500 miles away. Each is the head of a household and is moving 4000 to 6000 pounds of furniture and personal effects plus an auto. Each hopes to find a job in New City, a place to live, and new satisfactions.

The winner of the **Relocation game** is determined by satisfaction point totals to be scored as indicated below. Enter additional points in the appropriate columns.

Roll a die to determine your SITUATION (See page 101 for the Rules for Relocation Game). Place a marker on your starting position and find your column below.

	SITUATION #1	**SITUATION #2**	**SITUATION #3**
Obtain from the bank —	$1000	$2000	$3000
	SATISFACTION POINTS	SATISFACTION POINTS	SATISFACTION POINTS
Five rooms of furniture. (If sold obtain $2 per satisfaction point from bank and cross off points.)	300	200	100
Automobile	250	200	150
Job in NEW CITY (Cross off points if better job is obtained.)	250	150	NO JOB
Two days to rest. May be used to avoid taking consequences of a turn by paying bank $20 each. (Cross off if used.)	D.R. D.R.	D.R. D.R.	D.R. D.R.
Total satisfaction points from ALTERNATIVE cards. (Count only highest on duplicates.)			
Satisfaction points from remaining cash. (Count 1 satisfaction point for each $2.)			
TOTAL SATISFACTION POINTS.			

RULES FOR RELOCATION GAME

Each mover rolls a die to determine if he will move in SITUATION #1, #2, or #3 and places his marker in the appropriate START in the center of the board. If a 4. 5, or 6 is rolled the die is passed to the mover on the left.

Once on the START LANE the mover advances the count of the die or passes until he ends an advance on READY TO LOAD AND LEAVE. The mover then reads the consequences shown on the two circular paths (Commercial Mover and Rent a Truck) and places his marker on the LOAD AND LEAVE block of the RENT A TRUCK or COMMERCIAL MOVER circular path.

Play continues around the circular paths with movers following the directions stated on the board and rolling to determine progress. The mover must complete the circle by landing on YOU MADE IT and placing his marker on START NEW CITY.

In the NEW CITY each mover rolls and advances following the board directions. If a mover has less than $50, he may turn in his auto or furniture for the amount stated on the score sheet. If at any time a mover has no money, he forfeits the game.

The object of the game is to accumulate the highest satisfaction point total. Points are listed on the score sheet. If a MOVER completes the game with two alternative cards from any one category (neighborhood, furniture, job, or residence) points may be counted from only one of the duplicates within a category.

A mover may not hold more than five ALTERNATIVE cards at one time. Discard unwanted cards into the ALTERNATIVE stack. Wild cards are placed face up in front of the mover and may not be counted until the end of the game.

After arrival in New City and the accumulation of five satisfaction cards, a mover may stop the game by saying "I'm Located, stop the game." All movers then total their satisfaction points. The mover with the highest number of satisfaction points wins the game. See **Movers' score sheet and profiles.**

ALTERNATIVE CARDS

Copy at least one set of alternative cards for every three learners who will be playing. Cut the cards apart on the lines and stack one or two sets on the game board.

BONUS WILD CARD New neighbors are becoming real friends 50 Satisfaction Points	**FURNITURE** Last resident left all furniture. No points if you still have your furniture 50 Satisfaction Points
RESIDENCE Unfurnished apt. functional but no personality 50 Satisfaction Points	**BONUS WILD CARD** Welcome Wagon Coupons and Services 10 Satisfaction Points
FURNITURE Good only if you had to sell yours. New friends gave you enough to put into residence 40 Satisfaction Points	**RESIDENCE** Unfurnished, run down, spacious, poor floor plan 20 Satisfaction Points
JOB You have applied for welfare (Count only if looking for work) 10 Satisfaction Points	**FANTASTIC NEW JOB** 200 Satisfaction Points

GREAT NEIGHBORHOOD

100 Satisfaction Points

BONUS WILD CARD

NEW FRIENDS

You are not home sick

50 Satisfaction Points

RESIDENCE

Furnished apt., small and run down
If you have furniture put it in storage

10 Satisfaction Points

BONUS WILD CARD

U.S. Mail saved you half the cost
of shipping books

10 Satisfaction Points

JOB

Your new job is even better
than you expected

250 Satisfaction Points

RESIDENCE

Old house will be expensive to fix up

50 Satisfaction Points

JOB

Poor Pay

(Count only if looking for work)

10 Satisfaction Points

NEIGHBORHOOD

Good Shopping

40 Satisfaction Points

BONUS WILD CARD

Insurance check for damages

20 Satisfaction Points

RESIDENCE

Nice and expensive

50 Satisfaction Points

JOB

You've found a job if you needed one

100 Satisfaction Points

RESIDENCE

Unfurnished new and clean
One bedroom, small with some storage

10 Satisfaction Points

BONUS WILD CARD

Favorite Hobbies giving you pleasure

10 Satisfaction Points

BONUS WILD CARD

Your insurance paid for damages
to some goods

10 Satisfaction Points

NEIGHBORHOOD

Pleasant but long drive to work

20 Satisfaction Points

NEIGHBORHOOD

Nice but makes your property tax rate high

20 Satisfaction Points

INCONVENIENT NEIGHBORHOOD

10 Satisfaction Points

RESIDENCE

Unfurnished Apt.
Everything fits

100 Satisfaction Points

BONUS WILD CARD

New Free Educational Opportunities

10 Satisfaction Points

NEIGHBORHOOD

Just what you like

100 Satisfaction Points

BONUS WILD CARD

You are near free sport facilities

10 Satisfaction Points

NEIGHBORHOOD

Near parks, good views

50 Satisfaction Points

NEIGHBORHOOD

High crime rate

10 Satisfaction Points

FURNISHED APT.

If you have furniture you may sell it
at auction
No points for furniture if you hold this card
at end of game

100 Satisfaction Points

RESIDENCE

Unfurnished, new and clean
No storage space

50 Satisfaction Points

NEIGHBORHOOD

Near schools and bus line

40 Satisfaction Points

NEIGHBORHOOD

Unfriendly and noisy

10 Satisfaction Points

RESIDENCE

Spacious and grand
Unfurnished

100 Satisfaction Points

RESIDENCE

Small Unfurnished Apt.

50 Satisfaction Points

AUTO

Good only if you had to sell yours
Good deal on car

50 Satisfaction Points

PLAY MONEY

Copy the play money onto green paper and cut apart on the lines. Make four copies of this page for each game board. Stack the play money on the game board "BANK."

$10.00	$100.00
$20.00	$100.00
$20.00	$100.00
$50.00	$500.00
$50.00	$500.00
$50.00	$500.00

YES! NO!

Directions: Below are several situations. Each is labeled "yes" or "no" depending upon whether or not it represents a concept I, your teacher, has in mind. As you read, think of the concepts (ideas) that the "yes" situations might represent. Your task is to determine the principle(s) by which some situations were labeled "yes" and others "no."

YES

Jerry has just graduated from college. He has been offered two jobs and is trying to decide which one to take. Jerry is interested in doing some traveling and seeing more of the country. The first job is a short distance from his home town. The second job is in another state, but the pay isn't as good as the first job. Since Jerry has college loans to pay back, he has decided to take the job which is closer to his home and pays more. After he has paid back his loans and earned some extra money, he plans to do more traveling.

NO

George was offered high paying jobs with two different firms but neither job really appealed to him so he enrolled in a trade school one hundred miles away to learn to draw. He really thinks school is fun and has met a lot of new friends. If his money holds out, he will finish the course next year. He says the money his folks spent putting him through college isn't a waste because he learned so much and received two good job offers.

YES

Tom is a high school senior. He is trying to decide what to do after he graduates. He is a good student and has a "B" average. He could go to college, but he isn't sure what he wants to major in. He has also thought about joining the army or accepting a job working at a gas station. Tom recently decided to join the army. He hopes to use the time in the army to decide just what kind of training would be best for him. He knows too that he may qualify for G.I. Bill help.

YES

The suitcase was just too small. Everything Mark had stacked on the bed was essential. Mark couldn't get half the things packed that he wanted to take so he cancelled his reservations to go home for Christmas and began wrapping the gifts for mailing. Mark returned from the Post Office to discover that his roommate had packed everything he'd laid out into the suitcase. Mark was sure something was missing, but his roommate assured him that it all fit. Mark had a beautiful Christmas with his family, and when it was time to pack up all his new presents, he noticed that his suitcase was too small. He thought about cancelling his reservations again or borrowing a bigger suitcase. Then he laughed; he'd almost done it again! Into a cardboard box went all the unbreakables he could mail. Mark returned to his apartment and eagerly awaited the delivery of his new presents.

NO

Ruth's dad had taught school for ten years when he quit. Since then he has not stayed in one place more than six months. He says he's looking for the right job but is not having any luck.

YES

Sharon will go a long way in life. She always seems to know just how to do things. Her budget is limited, but she says clothes are important to her so she plans total outfits before making or buying anything. When she was in junior high, it was a different story. She was always begging her mother for money for a new top or pants; but when she wore something new, she looked thrown together.

NO

Janet was in danger of being fired from her job as a cashier at a local restaurant. She needed a job and liked her work. However, every day she made foolish mistakes. She attended special classes which were supposed to help. She practiced at night, and really tried. Everything seemed to be going wrong — her check book wouldn't balance, she forgot her mother's birthday, her car was towed away for overtime parking. Two months ago her best friend and roommate got married and moved out. Janet said she was lonesome and so bored that she started sleeping eight-ten hours a night. Last month her boss told her she'd be getting a raise and complimented her on her work. Another friend of Janet's is moving in next week. Already there are plans for a party. Janet feels so good about the way things are going that she has signed a contract for a new car.

YES

The Johnson's are a newly married couple. They both go to school and work part-time. They are discouraged by the high rent they have to pay for their apartment and have been considering purchasing a mobile home. After much consideration they decided against the mobile home. They feel they cannot afford the high cost of the loan and think the depreciation on the mobile home will be too high if Mr. Johnson is offered a better job in another part of the country and they decide to sell it and move. Mrs. Johnson has started planning more ways to get their money's worth out of the present apartment by having friends over rather than always wanting to go to fancy places. They say they are happier with their apartment now and that they have doubled the amount they save each month.

NO

A door-to-door salesman came to Mrs. Smith's house today. He had a new gadget for saving time and money in the kitchen. Mrs. Smith is just delighted with the gadget but doesn't know when she"ll be able to try it out. It only works for wine cookery and she has no money for wine. She says she probably should have taken longer to learn just what the gadget was supposed to do before she signed the contract, but she had to get to the bank, and she didn't want to waste time talking with the salesman.

SITUATIONS AND ALTERNATIVES

SITUATION SLIPS: (To be drawn by the JUDGE)

Your car won't start.
Your dental bill is $500.
The tape recorder which your borrowed was stolen.
The coat you bought last year is still as good as new, but it no longer fits.
You are five pounds overweight, and your wardrobe shows it.
You can't find your ticket for the trip you've planned.
Your landlord raised your rent $50 per month.
Your home burned down, and you can't find a number for your insurance company in the phone book.
Your electric mixer quit working while you were mixing up a cake.
You can afford to spend $10 for a jacket, but you can't find one that fits.

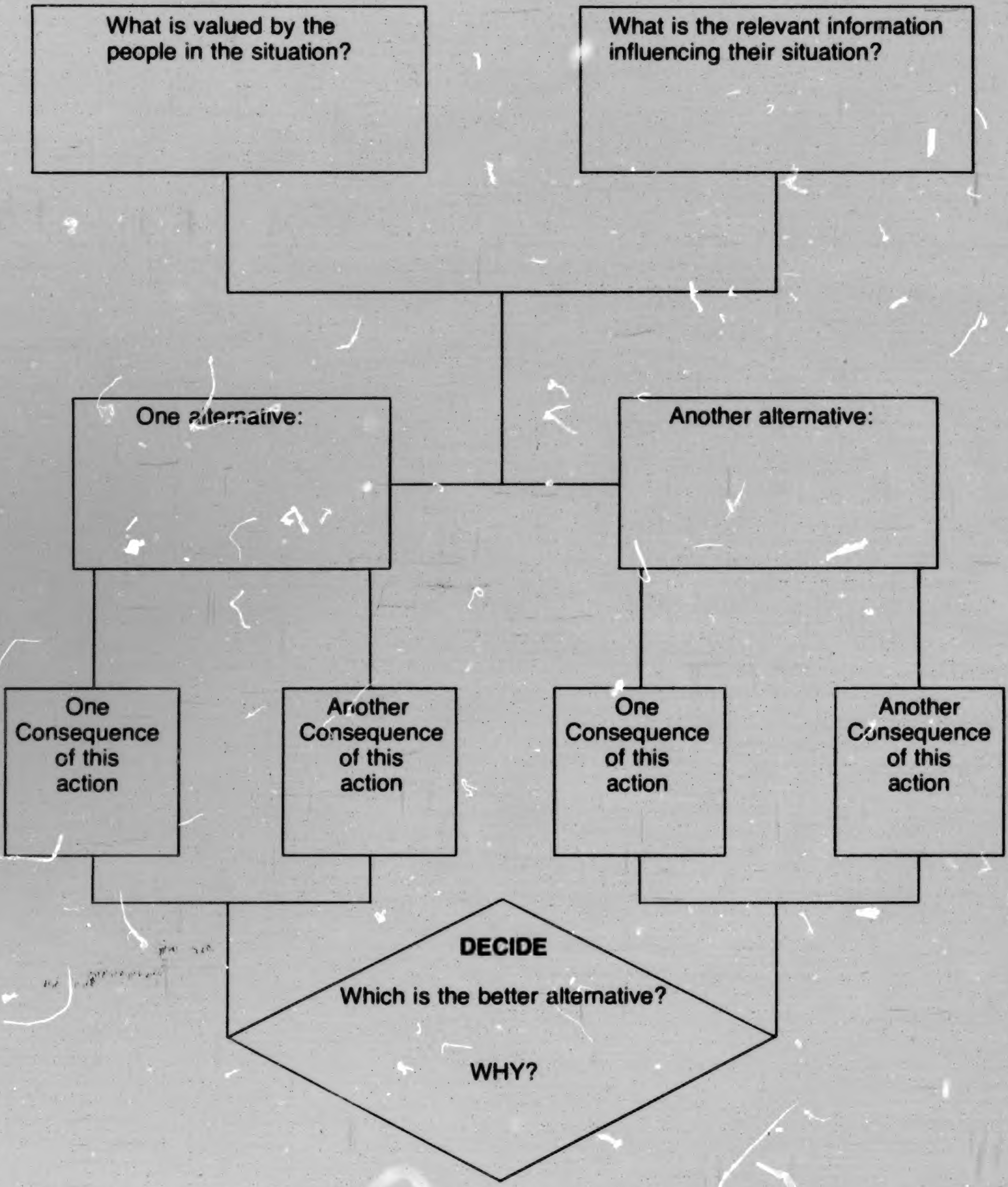
ALTERNATIVE CARDS: (To be written on cards for each DEFENDANT team member to draw and hold throughout the game.)

BUY A NEW . . .	**STEAL ONE . . .**
FIX THE OLD . . .	**BORROW ONE . . .**
RENT ONE . . .	**GET AN AUTHORITY . . .**

WHAT SHOULD BE DONE?

Identify the decision-problem in the situation. Write the information requested within each box.

Decision-Problem: ______________________________

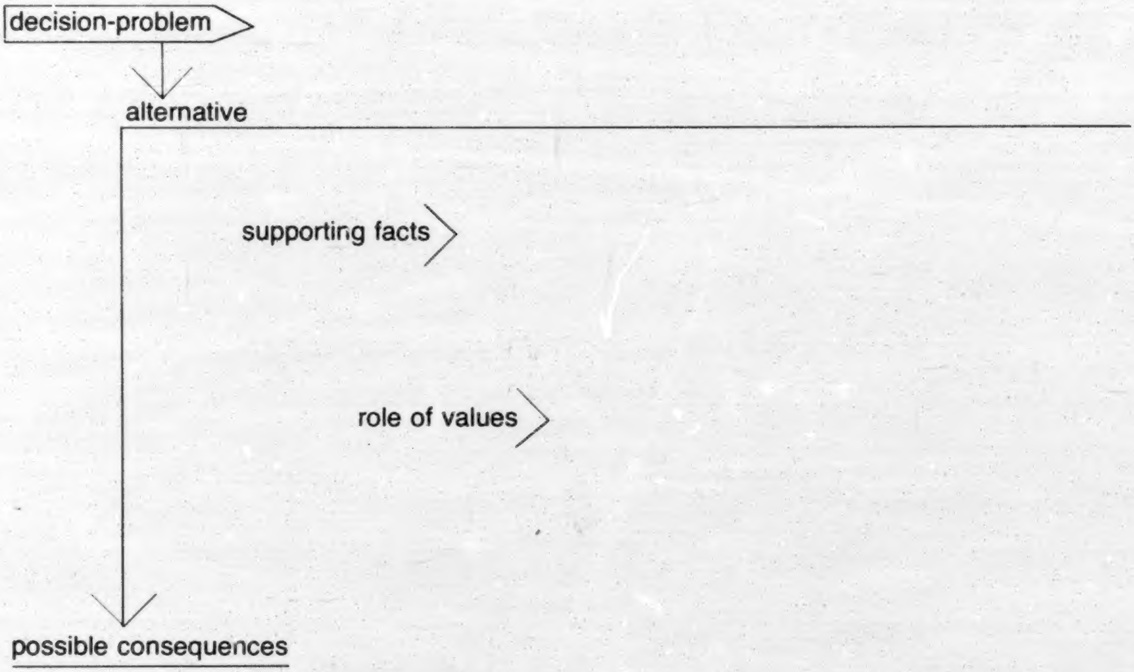

What is valued by the people in the situation?
What is the relevant information influencing their situation?
One alternative:
Another alternative:
One Consequence of this action
Another Consequence of this action
One Consequence of this action
Another Consequence of this action
DECIDE
Which is the better alternative?
WHY?

THE JOHANSONS

Prepare a skit to show the following family situation. Decide who will take which role; plan what you will say and how you will act it out. Present only the different views of the family members. At the completion of the skit the whole class will take part in helping the Johansons work out their decision-problem.

> Mr. and Mrs. Johanson and their three sons, ages 14, 16, and 18, are planning a family vacation trip for late summer. Pete, age 16, asks, "What about the car, Dad? Do you think it will make it?"
>
> Dan, age 18, adds, "Dad, that car is so small and so old. Isn't it time we get a new one? There just isn't room for us and the gear too."
>
> The Johansons drive a six-year old economy compact with about 100,000 actual miles on it. They get twenty miles per gallon, use regular gasoline, and spend little on repairs for the car. Mr. Johanson is concerned about the rising cost of gasoline and about the talk of a gasoline shortage.
>
> Mrs. Johanson doesn't really like to spend money. She thinks the present car is fine even if the boys are a little crowded in the back.
>
> Jason, 14, wants the family to get a four-wheel-drive vehicle with a short wheel base and high off the ground to take on hunting trips in the woods and mountain areas.

WHAT MIGHT HAPPEN?


decision-problem
alternative
supporting facts
role of values
possible consequences

Directions: Considering the citizens' situation, fill in the citizens' problem. Identify the supporting facts and the role values will play in selecting the suggested alternative, and predict the possible consequences of the decision.

RESOURCES

The following sources of information were used by persons field testing the learnings included in *Consumer Education Curriculum Modules: A Spiral-Process Approach*.

Advertising Council
825 3rd Avenue
New York, New York 10022

Agriculture Department
Office of Information
Washington, D.C. 20250

American Bar Association
Young Lawyer's Section
1155 E. 60th Street
Chicago, Illinois 60637

American Home Economics Association
2010 Massachusetts Avenue N.W.
Washington, D.C. 20036

American National Cattlemen's Association
P.O. Box 569
Denver, Colorado 80201

American National Standards Institute
1430 Broadway
New York, New York 10018

American Vocational Association
1510 H Street N.W.
Washington, D.C. 20005

Chamber of Commerce of the United States
1615 H Street N.W.
Washington, D.C. 20006

Changing Times Education Service
1729 H Street N.W.
Washington, D.C. 20006

Consumer Alert
Federal Trade Commission
Washington, D.C. 20580

Consumer Educator
National Association of Secondary
School Principals
1201 16th Street N.W.
Washington, D.C. 20036

Consumer News
Office of Consumer Affairs
Superintendent of Documents
U.S. Government Printing Office
Washington, D.C. 20402

Consumer Product Safety Commission
1715 K Street N.W.
Washington, D.C. 20207

Consumer Reports
Consumers Union of the United States, Inc.
256 Washington Street
Mt. Vernon, New York 10550

Council of Better Business Bureaus
845 3rd Avenue
New York, New York 10022

Environmental Protection Agency
Director of Public Affairs
Washington, D.C. 20460

FDA Consumer
Superintendent of Documents
U.S. Government Printing Office
Washington, D.C. 20402

Federal Reserve System
Board of Governors
21st and Constitution Avenue N.W.
Washington, D.C. 20551

Federal Trade Commission
Washington, D.C. 20580

Food & Drug Administration
5600 Fishers Lane
Rockville, Maryland 20852

Housing & Urban Development Department
Washington, D.C. 20410

International Fabricare Institute
P.O. Box 940
Joliet, Illinois 60434

Interstate Commerce Commission
Constitution Avenue & 12th Street N.W.
Washington, D.C. 20423

J.C. Penney Company, Inc.
Educational and Consumer Relations
1301 Avenue of the Americas
New York, New York 10019

Labor Organizations
Consult yellow pages of telephone
directory for local address

Money Management Institute
Household Finance Corporation
Prudential Plaza
Chicago, Illinois 60601

National Education Association
1201 16th Street N.W.
Washington, D.C. 20036

Office of Consumer Affairs
Department of Health, Education, and
Welfare
Washington, D.C. 20201

Office of Public Affairs
Office of Education
Washington, D.C. 20202

Postal Service
Consumer Advocate
Washington, D.C. 20260

Public Affairs Committee
381 Park Avenue S.
New York, New York 10016

Sears, Roebuck and Company
Consumer Information Services
Sears Tower
Chicago, Illinois 60684

Social Security Administration
6401 Social Security Building
Baltimore, Maryland 21235

State Attorney General
Capitol Building
State Capitol

State Health Department
Capitol Building
State Capitol

Teaching Topics
Institute of Life Insurance
277 Park Avenue
New York, New York 10017

RELATED READINGS

Process Education

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Banks, J. A. *Teaching Strategies for the Social Studies*. Reading, Massachusetts: Addison-Wesley, 1973.

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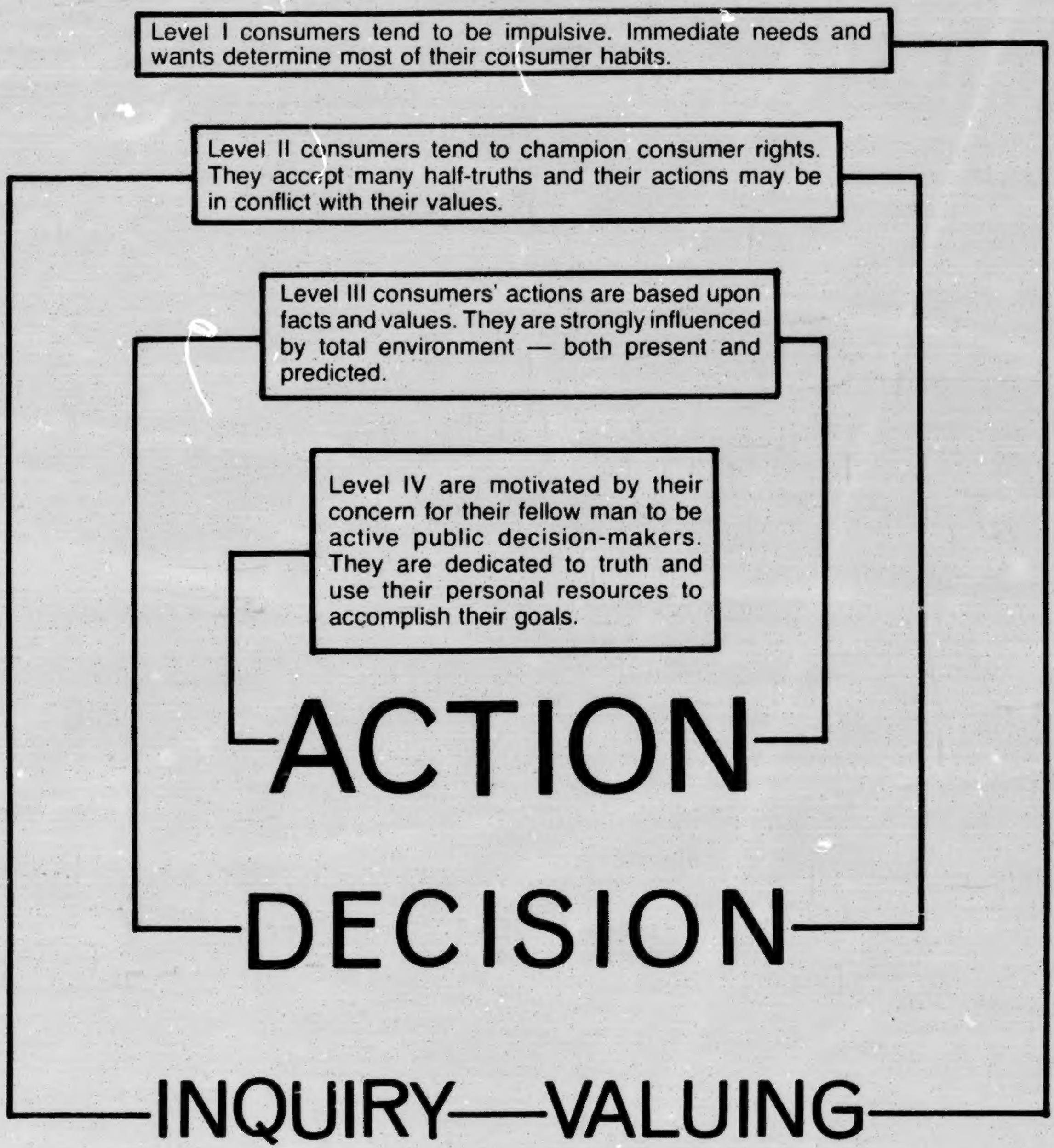

Level I consumers tend to be impulsive. Immediate needs and wants determine most of their consumer habits.

Level II consumers tend to champion consumer rights. They accept many half-truths and their actions may be in conflict with their values.

Level III consumers' actions are based upon facts and values. They are strongly influenced by total environment — both present and predicted.

Level IV are motivated by their concern for their fellow man to be active public decision-makers. They are dedicated to truth and use their personal resources to accomplish their goals.

ACTION

DECISION

INQUIRY—VALUING